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UNIVERSITY OF ALBERTA

ASSESSING CONSUMER INFORMATION NEEDS WITH ADULT BASIC EDUCATION STUDENTS

BY

ELIZABETH H. JENKINS

A THESIS

SUBMITTED TO THE FACULTY OF GRADUATE STUDIES AND RESEARCH

IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE

OF MASTER OF EDUCATION

IN

VOCATIONAL EDUCATION

DEPARTMENT OF ADULT, CAREER AND TECHNOLOGY EDUCATION

EDMONTON, ALBERTA

FALL, 1991

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September 23, 1991

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Appendix B in the Thesis titled "Assessing Consumer Information Needs with Adult Basic Education Students", was developed as part of ongong research conducted by myself in the Department of Adult, Career and Technology Education. There is no copyright on the material in Appendix B, which is titled *ABS Skills List - Implement a Budget: Use Banking Services Effectively.*

Sincerely,

A K Deane

Arthur K. Deane
Associate Professor

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Date: September 23, 1991

ABSTRACT

To implement new departmental strategies for serving those segments of society in greatest need of consumer information and education, consumer educators with Alberta Consumer and Corporate Affairs, Edmonton Regional Office, began to look for methods and guidelines to assist them in conducting appropriate needs assessments with people whose language and literacy skills, and financial resources, were limited. Because they lack the skills and resources to participate fully in mainstream society, these people are referred to as "marginalized".

Students and staff of the adult basic education (ABE) program at Alberta Vocational College, Edmonton, Alberta, were selected as the participants in the study to determine what needs assessment methods could be used to involve ABE students, as a specific group of marginalized learners, in identifying their consumer education needs.

A questionnaire was used to identify concerns of ABE practitioners and consumer educators that would affect the selection of needs assessment method(s). The responses to the questionnaire, and a survey of the literature, suggested the use of a Q-sort technique and a focus group. The two techniques were used with the November 1989 intake of ABE students during their orientation program.

The findings showed that the Q-sort technique matched more of the criteria derived from the educators' questionnaire and from the literature. However, the focus

group provided more opportunity for ABE students' to express their perceptions of their consumer information needs.

A blended approach, using a series of Q-sorts to rank focus group items expressing ABE students' perceptions, established curriculum items, and then the combined top-ranked items from each set, was the recommended solution to the research problem, which asked "What needs assessment method(s) can be used to involve adult basic education students, as a specific group of marginalized learners, in identifying their consumer education needs?"

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CHAPTER 1

THE PROBLEM AND ITS SETTING

Background

In June 1987, a Ministerial paper entitled "New Directions" set out a strategy to ensure that Alberta Consumer and Corporate Affairs (ACCA) programs would remain relevant in the face of changing economic and social conditions, and that the programs would serve the needs of the various communities of interest in Alberta society (Alberta Consumer and Corporate Affairs, 1989c).

Most of ACCA's educational programs to that time had emphasized information gathering and resource management for mainstream, middle-income consumers. Some consultive work had been done with instructors of adult basic education (ABE) programs to assist them in providing consumer information to their marginalized students, but ACCA staff had done little resource development or program delivery directed toward the marginalized consumer.

The term "marginalized" refers to those people

> who lack the tools, resources and/or desire to participate in mainstream society . . . specifically the poor, the incarcerated, the illiterate, the person who does not speak sufficient English in English-speaking Canada, [those] suffering mental illness, the person with a mental handicap, and . . . a large number of Canada's aboriginal people (Sauve, 1987, p. 1).

The main components of ACCA's strategy, outlined in Alberta Consumer and Corporate Affairs and Securities

Commission Corporate Plan 1989 - 1992 (Alberta Consumer and Corporate Affairs, 1989c, pp. 2 - 3) were:

1) The department would extend its service base to more Alberta communities, particularly rural areas and the inner cities.

2) The department would work in partnership with community agencies, particularly volunteer ones, that [understood] the needs of their clients and provid[ed] the opportunity for a multiplier effect through indirect delivery.

3) The department would reach out to contact those segments of society in greatest need, such as low income groups, young people, immigrants, and native people, according to local needs and priorities.

4) In co-operation with community groups, the department would develop learning materials which [were] more relevant to the needs of important interest groups, and more readily available.

5) Departmental programs and services would be decentralized to make activities and initiatives more community oriented and to provide more opportunity for those staff directly serving the public to determine local needs and priorities.

To implement ACCA's strategy, beginning with the identification of new program needs, consumer educators met with staff from agencies working with marginalized individuals and groups. Instructors in ABE and English as a second language (ESL) programs at Alberta Vocational Centres (AVC's; re-named Alberta Vocational Colleges in 1990) were among those consulted, as were professionals and volunteers (referred to below as agency staff) working in agencies such as the Mennonite Centre for Newcomers, the Youth Emergency Shelter, the YMCA Job Generation Program, and Native Friendship Centres.

Agency staff, and AVC instructors in ABE and ESL programs, provided their perceptions of the consumer information and consumer education needs of their service receivers. Money management skills, and marketplace awareness on purchasing a vehicle, obtaining credit, and dealing with landlord/tenant issues were seen as priorities by the agency staff and by ABE and ESL instructors.

Consumer educators recognized that a number of the consumer information needs of marginalized consumers were similar to those of mainstream consumers, but that ACCA's existing information sheets and booklets were not suitable for marginalized consumers reading at a basic level.

To meet the consumer information needs identified by agency staff, Alberta Consumer and Corporate Affairs developed a series of publications for a target audience of adult basic readers, for use under the direction of a facilitator. Titles in the series included Buying a Used Car, Credit, Shop Around, Shopping at Home, Returns, Tenants: Moving In, Tenants: Living There, and Tenants: Moving Out (Alberta Consumer and Corporate Affairs, 1989a).

In February 1989, these publications were distributed to ESL programs, job entry programs, literacy and ABE programs throughout the province of Alberta. Response to the publications was generally positive (Boles and Olenik, n. d.), but a number of challenges remained.

Introduction to the Problem

The development of resource/money management skills for marginalized learners called for a level of response beyond the provision of consumer information.

Attempts to provide consumer education programs for marginalized learners, based on perceptions of agency staff and ABE/ESL instructors, had, on more than one occasion, resulted in frustration for consumer educators and adult learners - particularly when addressing the sensitive topic of managing the limited incomes provided by social support systems.

As a result, consumer educators, including the researcher, began to look for methods and guidelines to assist them in conducting appropriate needs assessments. A preliminary review of the literature on needs assessment revealed a number of approaches to gathering data from prospective service receivers, though few dealt specifically with obtaining information from marginalized learners.

A brief overview of the literature is included here to demonstrate how the research problem emerged. The literature on needs assessment is reviewed in more detail in Chapter 2.

Training needs assessment suggested active, repeated interactions between training personnel and program recipients (Rossett, 1987). Three consumer needs studies (Brindle, 1981; Green, 1975; Ikeda, 1975), one social needs study (LaRocque, et al., 1988) and two consumer behaviour

studies (Bell, 1972; Gilham, 1979) used interview techniques. Neuber and associates (1980) considered personal interviews to be the most useful technique for gathering consumers' concerns about mental health problems and needs. These interview techniques required a considerable investment of time by the person(s) gathering the information.

Witkin (1984) indicated that questionnaires, as well as interviews, might be used as needs assessment tools. The use of a questionnaire implied that the participant(s) had sufficient skills to comprehend and respond to the printed material.

Burton and Merrill (1977) indicated that learners of lower socioeconomic status (SES) are less involved in needs assessment and decision-making than higher SES groups. The researcher's search of the literature tended to confirm this assertion. There were a number of studies about lower SES groups, but few that directly asked marginalized individuals themselves to identify their consumer education needs.

Burton and Merrill (1977) found few comparative studies to determine what approaches would be most useful in obtaining information from learners about their needs. A later study did suggest some criteria for selecting a needs assessment method. Evans (1985) conducted a four-way comparison between a pair of interviews and a pair of questionnaires, with one instrument in each pair having a basis in developmental theory, and one of each interview and

questionnaire having a non-theoretical basis. Her findings indicated that a theory-based questionnaire yielded a clearer, more comprehensive assessment of needs than did an empirical questionnaire. In Evans' (1985) study, interview questions based on developmental theory seemed to reveal student concerns more clearly than did the empirical interview. Questionnaires were easier to tabulate, but interview data were richer. Evans (1985) suggested that a comparison of information gathered by each of these techniques would assist researchers in designing effective and feasible needs assessment projects.

Consumer educators concluded that, in order for marginalized adults to participate in identifying their consumer education needs, existing needs assessment methods would require adaptation, or new needs assessment methods would have to be developed. Evans'(1985) work suggested that these methods would be more informative if they were grounded on an understanding of consumer issues relevant to the lives of the marginalized. A review of literature provided the basis for this understanding, as methods for direct communication with marginalized learners were to be developed as part of the solution to the research problem.

Statement of the Problem

What needs assessment method(s) can be used to involve adult basic education students, as a specific group of marginalized learners, in identifying their consumer education needs?

Sub-problems

1. What concerns can be identified by adult basic education (ABE) practitioners, and by consumer educators, that would affect needs assessment and the selection of needs assessment method(s)?
2. What are the responses of adult basic education (ABE) students to selected needs assessment method(s)?
3. Which needs assessment method(s) match selected criteria derived from the literature, the ABE practitioners concerns, and ABE students' responses?

Delimitations of the Problem

The study focuses on the development of a method, or methods for assessment of consumer education needs, and the ascertainment of the feasibility and appropriateness of using the method(s) within the adult basic education program at AVC Edmonton.

While a certain set of skills, pertaining to using banking services, is utilized as the content for the needs assessment, the participants' responses will be analyzed to determine if the selected needs assessment method(s) will provide information usable in planning a consumer education

program for ABE students, rather than to discuss specific learning needs about banking services that may be identified in the process of the needs assessment. The rationale for selection of learning about banking services, as the content of the needs assessment, is discussed in the review of consumer problems of the marginalized in Chapter 2, and also in Chapter 3.

Conducting a full needs assessment, with recommendations for resource development, or program modification, is beyond the scope of this study.

While the teaching of literacy is discussed in relation to information gathering and learning needs of marginalized consumers, this study will not enter into a comparative discussion of the various methodologies of literacy development. Literacy, for the purposes of this study, is assumed to be functional literacy, which is defined in the Definition of Terms section of this chapter.

Qualitative methods of research are used to a large extent, but a certain amount of quantification is also used, in terms of numbers of responses, numbers of themes, and numbers assigned in the ranking of items used in a Q-sort technique.

This is research in an exploratory phase (Bers and Smith, 1988) as methods and instruments are being developed, and there are few previous studies to guide their development. No hypothesis is advanced at this stage, as the intent of the study is to seek the perspectives of

participants, using a phenomenological approach. This approach is discussed in greater detail in the section on research methods usable for needs assessment in Chapter 2.

Deficiencies of the Study

The use of themes as content analysis units presents some difficulties in terms of reliability and replicability of the study. Carney (1972) cautions that themes may be difficult to define, and that some degree of subjective judgement is required. The literature review of content analysis techniques, in Chapter 2, discusses the strengths and limitations of this research technique.

The researcher attempted to offset the difficulties associated with the reliability of theme categories by approaching two educators, one who had joined the consumer education unit after the questionnaire had been conducted, and one of the participants in the piloting of the questionnaire. Constraints on their time (an ever-present limitation noted elsewhere in this study) prevented them from assisting with this aspect of the research.

Changes in staffing at AVC Edmonton, changes in program priorities at Alberta Consumer and Corporate Affairs, and constraints on the time of staff at both organizations, prevented the researcher from approaching the original participants to validate the theme categories and selection criteria for the needs assessment techniques.

The skills list developed for the Q-sort technique was adapted from the Catalogue of Adult Basic Skills (Collett, Deane, et al., 1983). By removing the items from their context, and by changing the wording of the skill descriptions, the researcher and the consumer educators who assisted with the task, may have altered the meaning of the skills.

Definition of Terms

ABE practitioners - for this study, refers to instructors, administrators, and support staff working in, or in support of, the delivery of adult basic education [see definition below] programs at Alberta Vocational Centre, Edmonton.

ABS catalogue - a profile of competencies, or adult basic skills, which identifies functional daily living tasks for adults in Alberta; compiled by the University of Alberta, Department of Industrial and Vocational Education, for the Alberta Vocational Centres, Community Vocational Centres, and Alberta Advanced Education (Collett, Deane, et al., 1983, p. i).

adult basic education - an educational program, for adults, which includes development of functional daily living skills, plus academic instruction, primarily in language arts and mathematics, approximately equivalent to elementary and junior high programs of study.

andragogy - the art and science of helping adults learn; based on the assumptions that as a person matures, self-concept moves from dependency to being self-directed; that accumulated experience becomes a resource for learning; that readiness to learn becomes increasingly oriented to developmental tasks of social roles; that time perspective changes from one of postponed application of knowledge to immediacy of application, and accordingly orientation shifts from subject-centredness to problem-centredness (Knowles, 1970, pp. 38 -39).

basic readers - people who do not read routinely for work or pleasure, and who have a difficult time with everyday reading. This . . . may include new Canadians learning to read English; adult literacy and basic education students; native peoples, many of whom have English as a second language, and [some] youth (Alberta Consumer and Corporate Affairs, Consumer Education and Information, February, 1989b).

concern - matter that affects one (Concise Oxford Dictionary of Current English, fifth edition, p. 250).

consumer educators - for this study, this term refers to those individuals employed by Alberta Consumer and Corporate Affairs, Edmonton Regional Office, as consumer relations officers with the working title of Education Officer, and having as their main duties the provision of consumer education and consumer information [defined below] for a variety of audiences.

consumer education - the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions (Bannister and Monsma, 1980, p. 8).

consumer information - tangible, factual information regarding goods or services (Williams, 1975, p. 4).

content analysis - any technique for making inferences by objectively and systematically identifying specified characteristics of messages (Carney, 1972, p. 5; Holsti, 1969, p. 14).

criteria - principles or standards by which a thing is judged (Concise Oxford Dictionary of Current English, fifth edition, p. 290).

focus group - a form of unstructured group depth interview, frequently used in marketing research, in which a small number of individuals is brought together with a moderator who leads the discussion and ensures that the objectives of the project are met. The typical focus group includes six to ten members (Bers and Smith, 1988, p. 54).

functional literacy - the ability to use printed and written information to function in society, to achieve one's goals, and to develop one's knowledge and potential (Cairns, 1988, p. 6).

marginalized - state of people who lack the tools, resources and/or desire to participate fully in mainstream society - specifically, the poor, the incarcerated, the illiterate, those who do not speak sufficient English (in English-speaking Canada), the mentally ill or mentally handicapped, and, to a large extent, Canada's aboriginal people (Sauve, 1987, p. 1).

needs assessment - a systematic procedure for setting priorities and making decisions about programs and allocation of resources (Witkin, 1984, p. 2).

Q-sort - a technique used as a variation on the ranking method, often conducted with a set of statement cards that are sorted into a pre-arranged array.(Tate, 1982, p. 2).

responses - for this study, this term is used to represent the statements made by participants, and the verbal and non-verbal indicators of participants' willingness and ability to take part in the needs assessment method(s) used in the study.

Assumptions

This study was based on the assumptions associated with the principles of andragogy (Knowles, 1970) - specifically, that adults' readiness to learn is oriented to the tasks associated with their social roles, and that their orientation to learning is more problem-centred than subject-centred.

The assumptions associated with the principles of andragogy lead the researcher to the additional assumptions that adult learners are willing to participate in determining their learning needs in order to resolve the problems they encounter in their social roles, and that the learning of foundation skills such as communication and computation is enhanced if that learning is related to those problems and social roles.

While the researcher recognizes that professionals have an important part to play in identifying needs from the perspective of their expertise, the researcher also assumes that it is important for marginalized learners to participate in identifying their own learning needs, rather than depending on those who have not shared their life experiences to identify needs on their behalf.

Importance of the Study

Needs assessments help assure program relevance and accountability . They identify needs that should be addressed by new or revised programs, and provide the basis for evaluation of how well that program has met the identified needs (Burton and Merrill, 1977; Neuber, et al., 1980; Witkin, 1984).

Cairns (1988, p. 28) indicates that "programs should be tailored as much as possible to the actual life needs of learners". According to Cairns (1988), the best programs are ones which provide opportunities for participants to be part of planning and decision-making.

One of the keys to working successfully with the marginalized, or disadvantaged, is to start with their needs and interests, building on those areas to establish a trusting working relationship (A. Harris, 1983). Once that is done, most programs can then bring in additional information that may be needed, but is not fully recognized as such by the clientele.

Adults in basic education programs are among the group of consumers whose lack of education contributes to a low level of information about the marketplace. Most have limited incomes, which must be managed carefully (Adult basic education in Alberta, 1985; Cairns, 1988). Purchasing durable goods seriously depletes already meagre resources, as does impulse purchasing (A. Harris, 1983).

It is difficult to establish educational programs for the marginalized consumer to overcome these problem areas. The marginalized tend not to seek professional help, and may not be aware that help is available. Often, negative feelings about education, and limited reading skills, restrict access to information. As well, people from lower socioeconomic groups are less able, for a number of reasons, to attend meetings, or participate in organized group activities (A. Harris, 1983; Rudd and Hall, 1974). Where the marginalized do enter an established program, such as the ABE and ESL programs at the Alberta Vocational Centres, the researcher reasons that consumer education could be effective if it were included within those programs.

A. Harris (1983) cites a number of studies, done in the years 1972 to 1981 in such locations as California, Kansas and Toronto, which asked low income consumers about their information needs. However, none of these studies was done within the context of an educational program. Harris' report omits discussion of the specific methodologies and tools used to conduct the studies. Economic and social

conditions, which influence consumer decisions (Bannister and Monsma, 1982) change over time, making an updated assessment advisable.

A more recent study, done as part of an evaluation project for ACCA's Edmonton Regional Office consumer education programs, asked about information needs in general categories, rather than by specific topic or skill (Tautchin, 1988). Experiences of consumer educators show that general categories are subject to variations of interpretation. These differences can create frustration for participants and instructors, especially if learners' expectations are incongruent with those of the instructor or facilitator. "Because expectations play a major role in participants success or failure in a program, these expectations need to be known before an appropriate program can be designed" (Grotelueschen, et al., 1976, p.24).

The report of the ABE Discussion Paper working committee to the Inter-Departmental ABE/ESL Advisory Group, released as Adult basic education in Alberta: A discussion paper (1985), makes the following recommendation:

> that means for assessing needs for programs in terms of numbers of students and particularly in terms of students learning needs be developed to assist with program planning and development. . . . Conventional means for determining educational program needs do not apply to ABE . . . (p. 10).

Lindman and Sokolik (1988), in their study of factors influencing adult participation in education, have indicated that

> "in keeping with the institution's [AVC Edmonton] stated philosophy of education, it is . . . important to seek ways of soliciting student involvement regarding . . . programs and services. . . . It would be appropriate, then, that the mechanisms of student involvement in decision-making be assessed with the aim of making improvements wherever possible" (p. 212).

The literature on adult education, and adults as learners, indicates that adults are divergent in their experiences and background knowledge (Darkenwald and Merriam, 1982; Houle, 1972; Whitbourne and Weinstock, 1979). Given this divergence, there is theoretical support for conducting a needs assessment with each group of learners entering a consumer education and/or ABE program. The findings in relation to sub-problems one and three can help determine whether there are factors that interfere with, or support, the possibility of doing so in practice.

The research problem, and confirmation of its importance, emerged from the literature. The literature which provided a basis and a framework for the development of the methodology, and for analysis of the findings, is discussed in Chapter 2.

CHAPTER 2

REVIEW OF RELATED LITERATURE

The literature was reviewed for the following purposes:

1. to establish a theoretical basis for construction of the needs assessment instruments (Evans, 1985);
2. to examine methods for conducting needs assessments, in order to find appropriate models or methods which could build on the basis established during the initial literature review.

The literature on consumer education, adult basic education, literacy education, and consumer problems of the marginalized was reviewed for the first purpose. The literature on needs assessment, and methodologies usable for needs assessment, was reviewed for the second purpose.

Establishing a Theoretical Basis

Consumer Education

Bannister and Monsma (1980) with the Consumer Education Development Program, Eastern Michigan University, have defined consumer education as "the process of gaining the knowledge and skills needed for managing consumer resources and taking action to influence the factors which affect consumer decisions" (p. 8). Application of decision-making in the areas of resource management and citizen participation creates a dynamic, interactive model in which

the factors that affect consumer decisions are in turn affected by those decisions (Bannister and Monsma, 1980).

According to Bannister and Monsma (1980)

> the primary focus of consumer education historically has been to teach individuals to become more skilled and rational buyers. . . . The current and future needs of consumers demand a broader view of the consumer role than has traditionally been presented. . . . Necessary roles for consumers range from learning to cope with their present circumstances to participating as citizens to influence change (p. 13).

Bannister and Monsma's (1980) definition has been used for this study because of the researcher's familiarity with the application of the definition by Alberta Consumer and Corporate Affairs (A.C.C.A.) Edmonton Regional Office (E.R.O.) consumer education staff in planning and delivery of their programs.

Leet and Driggers (1984, p. 36) acknowledge decision-making as "one of the keys to being a successful consumer". Information gathering, an important aspect of decision-making, is a problem for consumers marginalized by lack of language and literacy skills. According to A. Harris (1983), known merchants, or opinions of friends and relatives, are the main sources of information for marginalized consumers' purchasing decisions. Consultation of other sources, and comparison shopping, are rare.

Williams (1975) notes the interdependence of consumer information and consumer education. Consumer information, she says, "provides the facts, whereas [consumer] education teaches . . . how to use and apply a set of facts" (p. 4).

Relationship of Consumer Education to Adult Basic Education

While definitions of consumer education are readily available in the literature, it is more difficult to find a specific definition of adult basic education. "There is no consensus about what constitutes Adult Basic Education in Alberta, nor about for whom and how it should be provided" according to the working committee which drafted Adult basic education in Alberta: A discussion paper (1985, p. 3).

Readings in the literature tend to confirm this perception. There is a tendency to link discussion of basic education for adults with discussion of literacy / illiteracy issues, and with grade level attainment (Brice, 1966; Cairns, 1988; Gray, 1966; Thomas, 1983). Few authors attempt to specify the content of ABE programs, beyond the development of basic mathematics and literacy skills.

For the purposes of this research a working definition of adult basic education is proposed as being an educational program, for adults, which includes development of functional daily living skills, plus academic instruction in language arts and mathematics. This definition is based on the researcher's experiences with the current system of adult basic education in Alberta, and particularly the programs within the Alberta Vocational Centres/Colleges (AVCs). The ABE language arts and mathematics curricula are approximately equivalent to elementary and junior high programs of study, while the functional daily living skills

are drawn from the Catalogue of Adult Basic Skills (Collett, Deane, et al., 1983). Thomas' (1983) discussion of ABE programs, in relation to functional literacy skills, supports this definition.

The category of skills related to "manage home and family responsibilities", within the Catalogue of Adult Basic Skills (Collett, Deane, et al., 1983) shows a correspondence with the resource management skills in the classification of concepts of consumer education developed by Bannister and Monsma (1980). Certain skills within the category "function as a citizen" and the sub-skill "apply problem solving techniques to make rational and reasonable decisions" (Collett, Deane, et al., 1983) are related to concepts within Bannister and Monsma's (1980) categories of citizen participation and consumer decision making.

The Catalogue of Adult Basic Skills (Collett, Deane, et al., 1983) came about as the result of a series of study sessions conducted by members of the Department of Industrial and Vocational Education, University of Alberta, with representatives from the AVCs and Community Vocational Centres (CVCs). The CVC program was later (1986) amalgamated with AVC Grouard to become Alberta Vocational College - Lesser Slave Lake.

The above-mentioned study sessions were established "to identify the basic competencies needed by adults living in Alberta in order to function in Alberta society" (Collett, Deane, et al., 1983, p. i). The intention of the steering

committee, which had requested the assistance in identifying the basic competencies, was to produce information that would assist in the construction of new curricula for the adult basic education (ABE) programs in the AVCs and CVCs. The Adult Basic Skills (ABS) project report also recommends that "consideration . . . be given to developing a long range strategic plan for sharing with . . . other Alberta educational institutions [including] . . . governmental agencies and [other] institutions who work with and help adults learn" (Collett, Deane, et al., 1983, p. 45).

The ABS project resulted in a listing of basic skills which were cross-referenced to show instances where an adult would need to possess one skill, or set of skills, in order to perform another skill (Collett, Deane, et al., 1983). Their matrix demonstrates, for example, that in order to use banking services effectively, one must also be able to read for comprehension, and perform basic mathematical operations.

The relationship of reading and mathematics to a familiar activity or concept, such as the experiences of every-day consumer decision-making, provides a meaningful context for the development and practice of literacy and numeracy skills. "These adults [ABE students] are usually most productive when engaged in a teaching activity that is natural and akin to their interests" (Newman, 1980, p. 132).

In addition to providing a meaningful context for development of communication skills, consumer education

provides an opportunity to learn and practice the skills required to apply problem solving techniques to decision making (Bannister and Monsma, 1980) which corresponds with skill G7 - apply problem solving technique to make rational and reasonable decisions - in the Catalogue of Adult Basic Skills (Collett, Deane, et al., 1983). According to Williams (1976, p. 51) "the most difficult stage in achieving consumer competence comes in the application of information . . . to a particular problem. The application of such facts . . . to particular situations marks the transition into consumer education".

Literacy Issues Related to Consumer Education and ABE

Norman and Malicky (1987) cite research - their own and others' - which indicates that adult learners may make more progress in developing reading comprehension skills if they are able to take advantage of the knowledge which they bring to the learning situation.

Cunningham (1987, p. 344) indicates that "having appropriate meanings for the key words in the text is one of the prime determinants of reading comprehension". She states

> words we don't know can be divided into 2 categories. Some words are lunules . . . those moon shaped white areas at the base of your fingernails. We have the concept represented by the word. We just never heard it called by that name. Other words are lupulins . . . the glandular hairs of the hop. Not only have we not heard that word before, we do not have the concept represented by that word. . . . [When] the student

> lacks both the word and the concept it represents, vocabulary teaching is more complex than when a student lacks only the word but has the concept (Cunningham, 1987, p. 344).

The importance of a meaningful context for the development of basic skills is further reinforced by a number of writers (Brown, et al., 1982; Cairns, 1988; Davison, 1972; Kidd, 1972; Newman, 1980; Newton, 1980). Practical, relevant application for the skills is also important (Davison, 1972; Newman, 1980). "A basic skills program is incomplete if it . . . does not contain provisions for students to learn to apply those skills in subject matter courses, or . . . to daily living problems" (Brown, et al., p. 236).

Newman (1980) says that by using goals of significance to the learner, an instructor has "successfully enlisted his [the learner's] energies in working toward improving his ability to read and write" (p. 33). Engaging the ABE learners' energies in this way can be a motivating factor - a very important component when motivation to learn for the disadvantaged adult "has been reduced by previous failures in the formal educational system" (Davison, 1972, p. 331).

Dickinson (1972, p. 233) supports the point that "material that is meaningful to the learner is learned more readily and retained longer than material that is non-meaningful", citing a study designed to test recall of a ten item list of words, compared to recall of a ten item list of nonsense syllables. "In ABE, meaningfulness can be

increased if the vocabulary and verbal material is drawn at first from the experiential background of the learner" (Dickinson, 1972, p. 233). However, Dickinson (1972) cautions that "because of the differences in cultural background, the instructor's perception of what is meaningful is often different from that of the learner" (p. 233).

A language experience approach is suggested by Newman (1980, p. 65) as "one of the most adaptable strategies" for providing materials and topics that are meaningful, and are as varied as the students themselves.

Greenfield and Nogueira (1980) encourage a functional approach to literacy development, using a matrix of skills identified by the Adult Performance Level (APL) study. The APL list of skills and knowledge needed by an adult to be functionally competent bears some resemblance to the ABS listing of skills and competencies (though the ABS listing is more detailed). Greenfield and Nogueira (1980) suggest "materials which come from the adults' surroundings" (p. 33), also referred to as "community materials" (p. 34), to build on adults' background experiences "to teach those skills and the knowledge the adult doesn't have" (p. 31).

> By using community materials in this manner, the idea of applying skills to knowledge makes sense. When a teacher incorporates the APL approach into a reading program, the reading skills the adults need are being taught. Moreover, adults gain the knowledge needed for coping. If materials used reflect adult experiences, both teachers and students benefit (Greenfield and Nogueira, 1980, p. 34).

The Council of Europe's working party on consumer protection and information has suggested that

> consumer matters should as far as possible be introduced into the subjects at present being taught. . . . A critical and enquiring attitude . . . is essential in an educated person, let alone an educated consumer, and cannot be developed outside the framework of education (Williams, 1975, p. 5)

The Council of Europe's suggestion (Williams, 1975), along with Greenfield and Nogueira's (1980) work and the feedback received from ABE instructors who had used the consumer information materials for basic readers (Boles and Olenik, n. d.) support the researcher's argument that consumer education provides a meaningful context for the development and application of literacy and numeracy skills - particularly for adults marginalized by lack of those skills.

While adult learners are divergent in their experiences and background (Cairns, 1988; Darkenwald and Merriam, 1982; Davison, 1972; Newman, 1980; Whitbourne and Weinstock, 1979), almost every adult in modern North American society must enter into a variety of consumer transactions to purchase, or rent, food, clothing, shelter and transportation. The researcher reasons that consumer issues are, therefore, one common set of life experiences upon which the ABE instructor can build a meaningful teaching and learning unit for the development of information gathering skills.

Support for this reasoning comes from the literature on reading and the consumer. "Acquiring consumer expertise . . . becomes a supportive reason for the major motivations for literacy" according to Williams (1976, p. 14). She quotes a young worker who gave as his reasons for learning to read "So I cannot be fooled and cannot be made to pay more than I should have to by law" (Williams, 1976, p. 7).

Consumer Problems of the Marginalized

The term "marginalized" refers to those who could also be described as "disadvantaged". Sauve (1987, p. 1) suggests usage of the former term because "advantage is a question of values . . . [from the] perspective . . . of the mainstream". Schroeder (cited in A. Harris, 1983, p. 4) describes the disadvantaged as "those in a community with inadequate health care, cultural deprivation, inadequate education, substandard housing, income below established poverty lines, or any combination of these". A. Harris (1983) uses the terms "low income" and "disadvantaged" interchangeably to mean having limited resources - both economic and human.

Swagler (1979), in reviewing the problems of the low-income consumer, indicates that they must face all of the problems that consumers face in the marketplace, with the added "burden . . . of their poverty [which] makes them less able to deal with these problems than middle-income consumers" (p. 247).

Swagler (1979) continues:

> Consumer problems arise from the consumer's lack of leverage in the marketplace. This lack of leverage comes from inadequate information, a failure to understand market mechanism,and the smallness of the individual compared with the market as a whole. . . . Middle-income consumers may be ill-equipped to deal with . . . the marketplace, but their dollar votes give them some leverage. . . . Contrast this with the condition of the low-income consumer, who, by definition, has less market leverage. . . . Without purchasing power, the consumer cannot exert influence. Low-income consumers are therefore unable to defend themselves through the market mechanism (p. 250).

Other problems of marginalized consumers include exposure to advertising pressures to become more like members of mainstream society by purchasing goods and services which they cannot afford. The marginalized also lack mobility, and lack access to affordable credit. They are more vulnerable to consumer fraud schemes which seem to offer easy solutions to their daily living problems (Andreasen, 1975).

Access to information, which, Swagler (1979) declares, is the consumer's main defense in the marketplace, is limited for marginalized consumers, especially for those whose reading skills are limited. Adults responding to a questionnaire for a research project undertaken by the University of Lancaster for the Manpower Services Commission, Adult Literacy and Basic Skills Unit (ALBSU) indicated "writing cheques" and "don't get to know of any bargains to be had because I can't read the adverts" (ALBSU, 1987, p. 75) as examples of difficulties in everyday life caused by problems with reading and math.

Andreasen (1975) indicates that the disadvantaged, or marginalized, consumer "is likely to place very heavy reliance on representations made by the salesman" (p. 187). Reasons for this reliance include limited knowledge about products, contracts and consumer rights - often linked to limited command of English comprehension skills - and the belief or perception that the salesperson has the power to grant access to the credit which the consumer may not be able to get elsewhere (Andreasen, 1975). Low income consumers tend to rely on higher-priced credit from retailers, because their access to credit from financial institutions is limited, or non-existent (Bever, 1987; Swagler, 1979).

A study of low-income Canadians' access to financial services found that "they are unable to obtain services that moderate and upper income Canadians take for granted. . . . The financial services that low-income Canadians need but are too often denied fall into two categories: credit and cheque cashing" (Bever, 1987, p. 2).

Low-income Canadian consumers often rely on government assistance, in the form of unemployment insurance, social allowance, or training allowance, for financial support (Bever, 1987). Financial institutions are reluctant to accept the "high risk of fraud and forgeries due to the high frequency of thefts of Government cheques from mail boxes" (Bever, 1987, p. 4).

Associated with the risk of fraud and forgeries is the problem of personal identification, or lack of it. While many middle and upper income Canadians have credit cards and drivers' licenses, low-income Canadians either cannot afford to obtain these forms of identification, or, because of their housing conditions, are very vulnerable to theft of the identification that they do have (Bever, 1987).

Another problem area both for financial institutions and for low-income consumers, is the extended clearing time for government cheques. A private cheque cashing company's brochure, cited in Bever's (1987) study, states "A UIC (unemployment) cheque takes about ninety days to clear through the banks before you know if the cheque is good. Most federal cheques . . . take about six months to clear the banks" (p. 5).

For low-income consumers with bank accounts, the lengthy clearing time often means that the financial institution will not release the full amount of the cheque as cash. This hold-back of funds can present major difficulties for a family or individual who may have little, if any, margin between income and cost of living. Because they seldom can keep a large enough balance in the account, low-income consumers may face the additional difficulty of having their accounts closed because the financial institution considers the accounts to be inactive (Bever, 1987).

The barriers discussed in Bever's (1987) study, and the limited availability of credit for those whose income is low, and often irregular, means that information about credit, and other financial services, may have minimal impact on this segment of the marginalized population. "If the poor have few credit options, and if purchase and credit decisions are bound together, then knowing about alternatives is of limited value" (Swagler, 1979, p. 261). The researcher suggests that Swagler's contention makes it important for consumer educators to learn what kind of financial management information would be of value to marginalized consumers.

Consumer problems of the marginalized are not readily resolved with information and education, for a number of reasons.

Harris (1983), in reviewing methods to reach the disadvantaged / low income / marginalized with home economics information, found that these people are not a homogenous group. They vary by education, age, ethnic background and income, but share some general characteristics. These characteristics include: a concrete, day-to-day orientation; having few choices among alternatives; feelings of deprivation and insecurity; a sense that life is a matter of chance, with its events beyond an individual's control; and a sense of helplessness or powerlessness. The last two characteristics may interact with other factors to become barriers to learning.

Characteristics of the marginalized which may become additional barriers to learning include: negative feelings about education, lack of ability to express themselves, and, often, limited reading skills. The marginalized tend not to seek professional help, and may not be aware that help is available. They are not generally participants in organized learning activities (Cairns, 1988; A. Harris, 1983; Rudd and Hall, 1974). Institutional barriers such as scheduling of programs may inhibit participation (Cairns, 1988). Limited access to transportation, and lack of meeting space contribute to the lack of self-help and informal group activity (Rudd and Hall, 1974).

The researcher reasons that, where marginalized individuals have made an effort (for example, enroling in ABE programs) to overcome barriers to learning, it would be useful to assess their learning needs for development of functional daily living skills, such as those included in consumer education, and to offer programs which would help meet those needs.

Examining Methods for Conducting Needs Assessments

Definitions and Purposes of Needs Assessment

In broad terms, needs assessment is viewed as a systematic procedure for setting priorities and making decisions about programs and allocation of resources (Witkin, 1984). Burton and Merrill (1977, p. 21) describe

needs assessment as "a systematic process for determining goals, identifying discrepancies between goals and the status quo, and establishing priorities for action. With respect to education, needs assessment is a process for determining what should be taught".

Training needs assessment (TNA) is a term used by Rossett (1987) to encompass activities like analysis, front end analysis, needs assessment, needs analysis, and discrepancy analysis. "TNA is the systematic study of a problem or innovation, incorporating data and opinions from varied sources, in order to make effective decisions or recommendations about what should happen next" (Rossett, 1987, p. 3).

The process of needs assessment involves a partnership among the agencies, institutions, organizations and businesses which act as service providers; service receivers - actual or potential; and stakeholders, who include families or employers of service receivers, and members of the community (Burton and Merrill, 1977; Witkin, 1984).

A primary-level assessment focuses on the needs of service receivers; secondary-level needs are those of service providers (Witkin, 1984). Burton and Merrill (1977) describe a need as a discrepancy between what ought to be and the way things are. They list five types of needs - normative need, felt need, expressed or demand need, comparative need, and anticipated or future need. "In educational needs assessment, one should try to consider all

five types of needs by involving as many people as possible in the process" (Burton and Merrill, 1977, p. 25).

Needs assessments are conducted for a variety of purposes. For community agencies, needs assessments facilitate community input into human service delivery (Neuber, et al., 1980). In educational settings, needs assessments are used to justify allocation of resources, to identify and analyze needs of specific groups, to modify or develop curriculum, and to assist in long range planning (Witkin, 1984). Needs assessments also help ensure more efficient utilization and allocation of staff time and resources, by helping to focus on problem areas most in need of solutions. As well as identifying salient problems, needs assessments help justify the attention given to some needs and not others (Burton and Merrill, 1977). Grabowski (1982, p. 60) says, "Needs assessments serve several useful purposes: as starting points for planning, . . . to give a sense of direction, . . . to justify starting or stopping a program, . . . to modify ongoing programs, . . . to evaluate an institution's goals and mission".

In addition to identifying educational needs, a needs survey or assessment can become a part of participatory research. Participatory research has grown from traditions in developing countries, where the collective creation of new knowledge becomes the means for enabling social and economic change (Ryan, 1987). Sauve (1987) compares needs assessment with planning as an evaluatory act. In

participatory education, the process is reflective, taking into consideration where the group is, and where it wants to be, as well as considering whether there are others whose needs are similar (Sauve, 1987). Participatory research becomes educational, as those involved in the process develop the skills required to conduct the research and to take action on their findings (Boyle, 1981; Cassara, 1982; Ryan, 1987).

The writings of Gilham (1979) and Mager and Pipe (1984) seem to suggest that participants may possess skills or knowledge, but may encounter barriers to putting their skills and knowledge into practice. Mager and Pipe (1984) indicate that lack of information, and genuine skill deficiency, are not always the problem when a performance discrepancy is observed. Sometimes the problem occurs because the performance, (desired by supervisors, instructors, or society) is perceived with indifference, or as a punishment, by those who must perform the task. Mager and Pipe (1984) suggest that the latter possibilities be explored before instructional programs are initiated in an effort to correct a performance discrepancy.

Gilham (1979) provides examples of geographic factors, such as limited access to transportation, and lack of storage space, which affect the food shopping patterns of Edmonton's inner city residents. He suggests that there is "little reason to believe low income shoppers are any less effective in grocery shopping skill. . . .[Their] patterns

[are] largely governed by circumstances over which they have little or no control" (Gilham, 1979, p. 107).

Thus, it seems reasonable to expect that participants in a needs assessment may focus on their perceptions of social, cultural or economic barriers, and their needs in overcoming those barriers, rather than on skill and knowledge needs. The needs assessment process should be sensitive to this possibility.

Clarification of purpose, specification of whose needs are being assessed, and identification of users and of constraints are important steps leading to selection of an appropriate approach (Witkin, 1984). Depending on the context and purpose, more than one method may be used.

Research Methods Usable for Needs Assessment

Qualitative research is suggested by Munhall and Oiler (1986) as a way to resolve the problem of arranging or finding evidence, in measurable terms, of significant subjective experiences. Maclean (1987) states that the goal of qualitative research is "to take the insight and wisdom of people and give it precise expression and logical grounding so that . . . human behaviour can be better understood" (p. 132).

Smith (1983) supports the view that qualitative research is useful in arriving at an understanding of human experience. He indicates that, from the interpretive-idealist perspective the purpose for investigation should be

verstehen, which is defined as an "attempt to achieve a sense of the meaning that others give to their own situations through ... interpretive understanding ..." (Smith, 1983, p. 12). Qualitative research attempts to understand a situation from the participants themselves, by using techniques that try to describe the direct experience of individuals (Calder, 1977; Maclean, 1987; Munhall and Oiler, 1986).

Determination of needs involves finding evidence of subjective experiences. Needs are relative to the perceiver, based on culture, history and experiences. Measurement of current conditions (status) involves a degree of error. Desired or acceptable conditions (standards) are closely connected to value structures and belief systems. Human social-service needs are diffuse and interrelated. Needs are dynamic and change over time (Witkin, 1984).

According to Munhall and Oiler (1986), qualitative methods may be used for instrument development, illustration, or sensitization, in conjunction with quantitative study. Qualitative research is useful in the generation of theory, as a grounding for further, structured research, and in acquiring and accurate and detailed description of a point of view. Qualitative methods are useful when research is in an exploratory phase (Bers and Smith, 1988).

There is a great deal of flexibility associated with qualitative studies. Maclean (1987, p. 133) says

> The design of qualitative studies is frequently ambiguous as often little is known about the nature of the phenomenon before the study. Design modifications are common throughout in response to the needs of participants in the study or because of the nature of the preliminary findings. . . . Presuppositions are set aside so the researcher can remain open to what emerges from the research. . . . The analysis process involves a sifting and sorting of data into categories and then a rebuilding of the material in a way that shows the connections and significance of the various parts when they form the whole.

Unlike experimental or survey studies, qualitative research has no standard format for reporting methodology and findings. Qualitative researchers tend to structure their final reports in terms of their original purpose, giving consideration to how the message is likely to be interpreted by those who receive it (Eisner, 1981; Maclean, 1987; Munhall and Oiler, 1986).

In doing qualitative analysis, researchers draw upon "technical knowledge and experience derived from research . . . [and] also their personal experiences" (Strauss, 1987, p. 11). Strauss (1987, p. 12) explains the role of the researcher's experiences in gaining insights from the data: "The researcher is able to think effectively and propositionally because he or she has experiences to draw upon in thinking about [the] data, including the making of comparisons that help . . . in furthering the lines of deduction".

Munhall and Oiler (1986) outline five main types of qualitative research applicable to their field of nursing: phenomenology, which aims to describe experience, rather

than define, categorize, explain, or interpret; grounded theory, which aims for development of inclusive, general theory through analysis of specific social phenomena; ethnography, which is the factual description and analysis of aspects of the way of life of a particular culture or group; historical investigation which aims to identify trends and forces which have led to a particular change or way of life, or endeavours to explain current norms, behaviours, or attitudes; and analytic philosophy and foundational inquiry.

The subjective nature of needs, and the intent to develop an instrument that will describe the needs of a special group of learners, suggest qualitative research, specifically the phenomenological approach and foundational inquiry, for this study.

The phenomenological approach "is primarily an attempt to understand empirical matters from the perspective of those being studied" (Munhall and Oiler, 1986, p. 89). Calder (1977) suggests using this approach in marketing research when attempting to understand the everyday experience of the consumer. A variety of methodologies may be employed when seeking to understand the client's perspective. Phenomenological inquiry and analysis requires the researcher to be aware of his or her assumptions regarding the matter under investigation, and to put aside any preconceptions "in order to fully understand the experience of the subject and not impose an a priori

hypothesis on the experience" (Munhall and Oiler, 1986, p. 90).

Analytic philosophy and foundational inquiry combine as qualitative approaches to develop methods for examination of goals, concepts, methodologies, and priorities of a field of practice (Munhall and Oiler, 1986). Analytic philosophy is not seen as a scientific methodology itself, but as a range of reasoning activities from which to develop methods for conducting foundational inquiries. Their outcome can provide direction and priorities for research, and for selection of appropriate methods and techniques.

Data Gathering Techniques Usable for Needs Assessment

Traditional approaches to gathering research data have a number of limitations which make them unsuitable for working with the marginalized. Those individuals with limited English language and literacy skills may not be able to read and respond to a printed questionnaire. Other limitations of traditional surveys include: oversimplification through forced choice responses; failure to reflect the dynamics of a situation; isolation of the individual; and lack of action, since action is not seen as a concern of the traditional researcher (Cassara, 1982). Individual interviews, as an alternative to printed questionnaires, are time-consuming and expensive (Ary, et al., 1985).

In qualitative research, data gathering frequently follows the patterns of anthropologists and sociologists, with data often taking the form of verbatim interview or field note transcripts (Munhall and Oiler, 1986). A number of alternative data gathering techniques, some qualitative, some quantitative, and some a combination, are described below.

Q-sort Technique

Used by Tate (1982) as a method for needs assessment, Q-sort originated as a variation on the ranking method in the context of human behaviour research. The letter "Q" differentiates this methodology from traditional R-technique factorial analysis. Q-methodology is used for the study of small groups and individuals, rather than for large populations (Tate, 1982).

Q-sort requires the user to sort a set of cards, each with a single idea on it. The cards are sorted into a number of piles, arrayed in terms of perceived importance of the items on the cards. The result of this sorting process is a visual distribution in which there are one or two "most important" items, one or two "least important" items, and clusters of items of varying intermediate importance. Downey (1960, p. 28) refers to the distribution as a "balanced block design". The number of cards in each category resembles, roughly, a normal distribution curve, with most of the cards placed in the categories of moderate

importance, and the least number of cards in the extreme categories (Burton and Merrill, 1977; Downey, 1960).

The ranked items can be scored by assigning a numerical value to each category in the Q array (Downey, 1960; Tate, 1982). The array and numerical values of the categories are displayed in Appendix E.

The rankings of different individuals and groups can be compiled and compared. Downey (1960, p. 29) indicates that "some care is necessary in interpreting composite priority rankings". Priority ranks, arrived at using the methods described by Downey (1960) and Tate (1982) "have no strict absolute value because they are based originally upon ordinal rather than cardinal numbers" (Downey, 1960, p. 29). Farr (1987) cautions that ordinal scales do not lend themselves to computation by arithmetic operations. "However, the mode and the median . . . are meaningful and appropriate measures of central tendency for ordinal measurements" (Farr, 1987, p. 18).

Kendall (cited in Downey, 1960, pp. 29 - 30) indicates that, while it is not possible to subtract one ranked item from another, there is still meaning to be obtained:

> Suppose, for example, that an object has a rank of 5 when the set of objects is ranked according to some quality A and rank of 8 according to some quality B. What is implied by saying that the difference of the ranks is 3? We cannot subtract "fifth" from "eighth"; but a meaning can be given the process nevertheless. To say that the rank according to A is 5 is equivalent to saying that, in arranging according to A, four members were given priority over one particular member, or are preferred to it. Similarly, seven members are preferred in the ranking according to B. Consequently,

> the number of preferences in the B ranking exceeds the number in the A ranking by 3; and this is not an ordinal number but a cardinal number, i. e. arises by counting.

Tate (1982) recommends the Q-sort technique for use in nonformal education, especially if used in conjunction with other needs assessment and evaluation strategies. "While it is quantitative, it focuses more carefully on the person than do other statistical methods" (Tate, 1982, p. 15). Sorting words, or statements, is only one possibility. According to Tate (1982, p. 16)

> Photographs, drawings, and household objects that express felt needs as well can be used, especially with groups which lack literacy skills. Q-sort is a way of structuring participation where group members can share their concerns, and it allows participants to express true feelings.

Grotelueschen (1976, p.83) describes the Q-sort technique as "appealing because it requires people to manipulate physically cards or pieces of paper, making a more concrete exercise". Tate (1982) declares the physical ranking of items to be "a more active process than a rating scale technique" (p. 15). The Q-sort technique has the additional advantages of requiring the participant to think carefully about ranking choices, since instructions are given one step at a time during the actual sorting process, and it "side-step[s] the tendency of people in other ranking exercises to avoid making definite choices. . ." (Tate, 1982, p. 1).

Burton and Merrill (1977, p. 42) list the following advantages for card sorting as a means of setting priorities

for goal rating: "Cards may be recycled; most people enjoy the sorting task; easy to analyze; Q-sort gives more weight to extremely high and low goals".

If the items on the cards are based on identified skills and concepts within a particular curriculum, a Q-sort technique may help overcome the concerns expressed by Cameron (1988) regarding the capability of those who lack knowledge or skills to diagnose their own learning needs.

Disadvantages of the Q-sort as a needs assessment technique include the limitation of choices by participants because the items on the Q-sort cards are pre-selected, and subject to facilitator bias (Tate, 1982). Q-sort is not a process that can be used for large numbers of people, and clusters into which Q-sort cards are distributed give a more gross indication of rating differences than do rating scales (Downey, 1960; Tate, 1982). Q-sort can be difficult and time-consuming if a large number of items must be sorted (Burton and Merrill, 1977).

Focus Groups

Bers and Smith (1988) used a focus group to determine the needs and perspectives of non-traditional students at a midwestern suburban community college. Their purpose was to gather "students own words and [provide] the opportunity for them to phrase and list factors affecting their behaviour without [their emphasis] these factors having first been

filtered and articulated by the college research staff" (Bers and Smith, 1988, p. 53).

A focus group is a technique that has been used in marketing research, and is being used more frequently in the training field (Erkut and Fields, 1987). Focus groups involve convening a group of respondents "for a more or less open-ended discussion . . . . The discussion moderator makes sure that topics of . . . significance are brought up" (Calder, 1977, p. 353).

Eight to ten participants are recommended as the optimal size for a focus group (Bers and Smith, 1988; Calder, 1977). Fern (1982, p. 12) found that "focus groups of eight members generated significantly more ideas than focus groups of four members". Erkut and Fields (1987) indicate that the size of the group depends on its purpose. They say that, if focus group participants are asked to make detailed comments and revisions, smaller groups are more workable. On the other hand, larger groups are more economical if the groups are being asked to express relatively simple, straightforward opinions. Fern (1982) cautions that diminishing returns in the number and quality of ideas may occur as the group size increases.

Focus groups can be conducted in a variety of ways for a number of purposes (Bers and Smith, 1988; Calder, 1977; Erkut and Fields, 1987).

The exploratory approach is frequently used in marketing research to pilot test "certain operational

aspects of anticipated quantitative research [or]. . . to generate or select theoretical ideas and hypotheses [to be verified] with future quantitative studies" (Calder, 1977, p. 356). However, qualitative research need not always be provisional. Calder (1977) says, "It is also desirable to conduct independent exploratory qualitative research. In this way, scientific explanations can be compared with everyday ones" (p. 356).

The clinical approach , or "group depth interview", reflects the perspective of clinical psychology, and lends itself to research which seeks to determine motivation and values held by participants (Calder, 1977).

The phenomenological approach gives the market researcher the opportunity to look at a product or service from the vantage point of the consumer. This approach differs from the exploratory in that participants' common-sense conceptions and everyday knowledge, or constructs of the first degree, are appreciated for their own utility, rather than as sources for generating second-degree constructs and scientific hypotheses (Calder, 1977).

The goals of the phenomenological approach to market research, and of sociological phenomenology, are similar.

> Both attempt to experience a set of actors and to describe that experience. . . . Marketers for the most part belong to social groupings whose intersubjectivity is not the same as that of many of their target segments. . . . Qualitative research is an excellent way of bridging social distance (Calder, 1977, p. 359).

Calder (1977) uses the term intersubjectivity to refer to "the common-sense conceptions and ordinary explanations shared by a set of social actors" (p. 358). ABE practitioners and consumer educators, like the marketers described above, may not have the same intersubjectivity as the learners in their programs. The phenomenological approach to qualitative research, using a focus group technique, may help to bridge the gap between the two sets of experiences.

Focus groups are useful for a number of reasons. Erkut and Fields (1987) list the following advantages:

> It [the focus group technique] is relatively fast and inexpensive. The interview format is flexible enough to allow for in-depth probing. This same flexibility makes it possible to explore a concept's or product's unexpected possible uses and applications. The group process where participants often motivate one another is an effective method for generating new ideas and hypotheses (p. 74).

Bers and Smith (1988) also list, as an advantage of focus groups, the production of "a wider range of information, insights and ideas than will aggregated responses from a number of individual interviews" (p. 54). Their potential to produce a wealth of information in a short amount of time and to provide an enjoyable experience for participants, as well as the provision of a certain degree of security for respondents as they come to realize that other people share their opinions are additional reasons given by Bers and Smith (1988) for selection of the

focus group technique to determine the needs of nontraditional students.

While Fern's (1982) study results "cast doubt on the validity of some of these assumptions" (p. 12), particularly the assertion that focus groups are superior to individual interviews in the number and quality of ideas generated by participants, the flexibility of the technique, and the ability to gather information from a number of participants in a short amount of time, are still advantageous for the purposes of this study.

Bers and Smith (1988) indicate that a focus group, by definition, is not a representative sample of a population. This is analogous to the concept of key informants, or capable spokespersons (Houston, 1978; Stacey, 1969).

Key Informants

Houston (1978) discusses the applications of the key informant technique to marketing research. "In its broadest sense the key informant technique may be defined as a method of gathering information about a social structure through the use of presumed knowledgeable individuals" (Houston, 1978, p. 535). The use of key informants appeals to the marketing researcher from a time and cost saving standpoint, as an alternative to sample surveys.

Neuber and associates (1980) define key informants as "persons having direct contact with individuals experiencing problems in living" (p. 16). Key informants can "provide

information on how professionals perceive community problems . . . from their vantage point as front-line human service providers" (Neuber et al., p. 17).

Stacey (1969, p. 47) describes the use of key informants as a method of social research.

> [They] can be used in fields about which there are no official records and in places where no relevant records exist. A key informant is simply someone who, by virtue of his particular position in the society, knows a great deal about the subject of the research.

One role of the key informer can be to refer the researcher to others who are more knowledgeable. When selecting participants for needs assessments, Stacey's (1969) concept of key informants may be used - both to determine who may be a capable spokesperson for a particular group, and to determine the needs of a group, or of individuals, who may not be able to articulate their own needs well.

Stacey (1969) indicates that a good key informant can tell the researcher a great deal about the subject, but that a key informant can also mislead - either intentionally, or because his, or her, knowledge is partial or biased. The key informant may also mislead because he, or she, is not fully conscious of the structures, belief systems or patterns of his own, or others', behaviour (M. Harris, 1979).

Friere (1970/1988) refers to a similar concept when he discusses adoption of the prescribed view of the oppressors by the oppressed. "The oppressed suffer from the duality

which has established itself in their innermost being. . . . They are at one and the same time themselves and the oppressor whose consciousness they have internalized" (Friere, 1970/1988, p.32).

According to M. Harris (1979), the observer's descriptions and analyses may not be accepted by informants as being meaningful or appropriate. In order to carry out research in the emic mode, which emphasizes the importance of informants' experiences and perceptions, the observer attempts to acquire knowledge of the informants' thought frames and the rules governing their behaviour. Careful and thoughtful questioning, plus examination of behavioral events, are used by the observer to come to a closer understanding of informants' experiences.

Nominal Group Technique

Key informants are also used in the nominal group technique (Delbecq, et al., 1975; Lapine, 1987; Pokorny, et al., 1988). Nominal group technique (NGT) is a structured group meeting which uses a format developed by Delbecq and Van de Ven. This format involves the following steps:

1) Silent generation of ideas in writing.
2) Round-robin feedback from group members to record each idea in a terse phrase on a flip chart.
3) Discussion of each recorded idea for clarification and evaluation.
4) Individual voting on priority ideas with the group decision being mathematically derived through rank-ordering or rating (Delbecq, et al., 1975, p. 8).

Pokorny, et al. (1988) describe an adaptation of NGT which they used to conduct a needs assessment with key

informants. Lapine (1987) discusses the advantages of NGT in formative evaluation. The researcher suggests that the nominal group technique might have some uses for gathering data from ABE practitioners and consumer educators, but concludes that the prescribed structure, particularly the requirement for generation of ideas in writing, limits its usefulness for work with ABE students and other marginalized adults.

Content Analysis

A data gathering technique in its own right, content analysis is also a useful technique for examining the verbatim transcripts in which qualitative data are often gathered.

Content analysis is a technique for making inferences by objectively and systematically identifying specified characteristics of messages (Carney, 1972; Holsti, 1969). The analyst uses both qualitative and quantitative methods to supplement each other in gaining meaning from the data. Qualitative content analysis draws inferences from the presence or absence of attributes in a message. Quantitative analysis enumerates the frequency with which symbols or themes appear (Holsti, 1969).

Print and electronic mass media, historical records, political speeches, the writing of various authors, and the language behaviour of psychiatric patients are among the

sources of data that have been investigated by the use of content analysis (Carney, 1972; Holsti, 1969).

Carney (1972, pp. 65, 66) lists three main purposes for the use of content analysis in research:

> "The commonest and most basic purpose is that of describing some aspect of . . . source materials which are so complex and voluminous that only content analysis can cope with them. This was . . . the primary purpose for which classical content analysis was evolved. . . . The other two major purposes are to test hypotheses, and to facilitate the making of inferences."

According to Holsti (1969, p. 15) "content analysis is likely to be especially appropriate for at least three general classes of research problems which may occur in virtually all disciplines and areas of inquiry".

Content analysis is useful when the researcher has no direct access to the subject(s) of the study, and data are limited to documentary evidence. Historical research is an example of this class of research problem.

Content analysis allows an investigator to carry out observations unobtrusively. This is especially useful if the investigator's attention might bias the communicator (Budd, et al., 1967; Holsti, 1969). The procedure also allows analysis of the communicator's messages at a time and a place convenient for the investigator (Budd, et al., 1987). This characteristic is helpful when doing the memoing and coding that are part of the constant comparative process (Glaser and Strauss, 1967) used in generating theories and coming to conclusions about qualitative data.

Content analysis is useful when "the subject's own language is crucial to the investigation" (Holsti, 1969, p. 17) - as it is in the phenomenological approach to qualitative research.

There are two basic units of measurement involved in content analysis - the context unit and the coding unit. The context unit is "the body of material surrounding the coding unit, or . . . as much of the material as is required to characterize the coding unit being analyzed" (Budd, et al., 1967, p. 36). The context unit may be a magazine article, a radio or television program, a political speech, the transcript of an interview, or any unit of communication (Budd, et al., 1967; Carney, 1972; Holsti, 1969).

The coding unit is "the smallest segment of content counted and scored" (Budd, et al., 1967, p. 33). The most common coding units are words, themes, characters, interactions, or amount of space or time (Budd, et al., 1967; Carney, 1972). To select coding units, the analyst usually reads over a sample of the data, to "get a feel for the types of relevant symbols or themes" (Holsti, 1969, p. 11) and also examines the nature of the research problem itself, (Budd, et al., 1967).

For this study, with the emphasis on concerns of educators, responses of students, and derivation of criteria, themes were chosen as the coding unit. A theme is "an assertion about a subject matter" (Budd, et al., 1967, p. 47). Themes are the most useful unit of content analysis

for research on values, attitudes and beliefs (Holsti, 1969).

A variety of themes with the same basic meaning may be classified under a theme category (Budd, et al., 1967). To develop themes and theme categories, the analyst "must be able to detect the major motifs in the content and recognize them in their various statement forms" (Budd, et al., 1967, p. 48). Carney (1972) cautions that themes may be difficult to define, and that some degree of subjective judgement is required. "Two people . . . might not always agree in identifying the more nebulous themes or in allocating them into categories" (Carney, 1972, p. 47). Holsti (1969, p. 116) warns that "its boundaries are not as easily identified as those of the word, paragraph, or item".

Though themes may yield useful and relevant results, their greater complexity makes them more problematic in terms of reliability. That is, would another analyst, using the same data, find the same boundaries for the units to be coded? Holsti (1969) discusses the balance that is needed between reliability and relevance of the categories or units that are coded, and says that by selecting an appropriate coding unit such as a theme, "a somewhat less impressive level of reliability . . . [might] enhance the validity of inferences drawn from the findings" (Holsti, 1969, p. 142).

For content analysis, content validity, or face validity, is most frequently relied upon (Holsti, 1969). The informal judgement of the investigator usually

establishes this form of validity, which is determined by examining the plausibility of the results, and their consistency with other information about the phenomena being studied.

When conducting content analysis, the investigator develops a deep familiarity with the content under examination. Content analysis "will extract all the material *against*, as well as for, the case" (Carney, 1972, p. 307). The investigator is "led to adopt an impersonal investigatory frame of mind . . . a relatively detached wait and see attitude" (Carney, 1972, p. 307).

Conclusion

The review of literature has established that there are a number of methods and techniques that are potentially useable as needs assessment methods with ABE students. The issues that affect marginal consumers, as revealed in the literature, may not be easily addressed by information and education programs. When selecting the needs assessment methods, this factor should be kept in mind.

According to the literature on adult basic and literacy education, there is a meaningful relationship between consumer information needs and the development of basic skills.

The application of the literature to the development and use of the selected needs assessment methods is discussed in Chapter 3.

CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

Introduction

The literature suggested qualitative research as a method for instrument development (Munhall and Oiler, 1986), as "an excellent way of bridging social distance" (Calder, 1977, p. 359), and as a means of identifying and understanding the needs and perspectives of non-traditional college students when previous studies were unavailable (Bers and Smith, 1988).

As discussed in the introduction to the research problem, no needs assessment instruments and methods had been found that were suitable for obtaining information from marginalized learners. The intent to develop instruments and methods, if necessary, coupled with the subjective nature of needs, suggested qualitative research, specifically the phenomenological approach and foundational inquiry, for determining what needs assessment method(s) could be used to involve adult basic education students in identifying their consumer education needs.

Preparation for Research

The administration of Alberta Vocational Centre (AVC) Edmonton was approached for permission to conduct the study with staff and students in Adult Basic Education (ABE)

programs. Permission was granted (Appendix A). The research proposal was presented for review by the Adult, Career and Technology Department's ethics committee to assure that it complied with the standards for ethical research.

Overview of the Design and Methodology

Collection and treatment of the data were done in three stages, corresponding to the three sub-problems associated with the research problem. A number of steps were followed at each stage. The stages are summarized in this section to provide an overview of the research design and methodology.

The first stage involved using a questionnaire (Appendix C) with consumer educators, and adult basic education practitioners (referred to as the educators' questionnaire), to identify their concerns about conducting a needs assessment with learners in ABE programs.

The second stage consisted of developing and using needs assessment methods with ABE students. Models and theories reviewed in the literature guided the design, as did the factors and constraints identified in stage one. Two needs assessment methods - a Q-sort and a focus group - were used, and the participants' responses noted.

The third stage of the study involved analyzing the responses of participants, from stage two, to determine how usable the methods might be in planning and developing consumer education and information programs within the ABE

program. A criterion grid was developed to assist in determining if the needs assessment methods and instruments met the criteria derived from the literature and from analysis of the responses in stages one and two of the study. The criterion grid is displayed in Chapter 4.

The methodology for the second stage is discussed in considerable detail. As this is qualitative research in an exploratory phase, the researcher concluded that the detail would assist others in replicating the study.

Identifying Concerns of Consumer Educators and ABE Practitioners

When doing needs assessment, "it is necessary to understand the context in which a particular needs assessment exercise is to take place" (Kubr and Prokopenko, 1990, p. 3.3). A questionnaire was constructed to identify factors and concerns, based on the perceptions of consumer educators and ABE practitioners, which might influence the selection of needs assessment method(s). The researcher's experience as a consumer educator and former ABE instructor helped to guide the content of the questionnaire, while the literature on research methods and design (Ary, et al., 1985; Leedy, 1985) guided the format.

The educators' questionnaire was piloted with two individuals who had experience working with marginalized adults. On the recommendation of the pilot test participants, improvements were made in the sequence and the

wording of the questions. The questionnaire that was used for the study is shown in Appendix C.

Distribution and Collection of Questionnaires

The researcher used regularly scheduled staff meetings for ACCA's Consumer Education staff, and for ABE instructors, to ascertain their willingness to participate in the research, and to outline the purpose of the questionnaire in relation to the research project. The researcher then distributed questionnaires (Appendix C), and arranged to return at a later date to pick up the completed questionnaires.

Five consumer educators were present at their meeting, and all were willing to participate in the study. Ten ABE instructors were in attendance at the meeting of AVC academic staff. Several ABE instructors expressed concern that end-of-year activities might not allow time for completion of the questionnaire, but they indicated a willingness to respond, if possible. Nine additional educators' questionnaires were left with the senior instructor for distribution to AVC administrators and support staff, who were not in attendance at the academic staff meeting.

A copy of the educators' questionnaire was provided for the instructor of the Personal Development Program (PDP). He was willing to have his class participate in field testing of the needs assessment methods.

Development of Needs Assessment Methods

Consumer educators perceived that individual interviews, though suggested for use with the marginalized by the literature (Bell, 1972; Brindle, 1981; Green, 1975; Gilham, 1979; Ikeda, 1975; LaRocque, et al., 1988; Neuber et al., 1980), were unsuitable for their purposes because this technique required a considerable investment of time by the person(s) gathering the information.

Time limitations were mentioned as a constraint by each one of the consumer educators, and also by ABE practitioners, in response to specific questions about time. Time limitations were also mentioned by members of both groups in response to general questions such as "What factors, or constraints, should be considered . . . ?". These responses to the educators' questionnaire confirmed the perception that individual interviews were not suitable as a needs assessment method for consumer education and ABE programs.

Development of Focus Group Questions

A focus group was used as a means of interviewing within the time limitations. A focus group discussion guide was piloted with an individual whose formal schooling ended with grade 9. She had also experienced long periods of unemployment, and shared the experiences of marginalized learners. She was asked to comment on whether the questions might be perceived as condescending or intrusive, and to

provide feedback on their clarity and their appropriateness to the issues related to banking skills for marginalized adults.

The questions were modified in accordance with the feedback, and were used to guide the focus group discussion. Further modifications were made after the field test. The focus group discussion guide is included in Appendix I.

Development of the Q-sort Items

A Q-sort adapted from Tate's (1982) technique was used as the second data collection instrument for use with ABE students. As discussed in the review of literature, this technique requires physical manipulation of the instrument, and is a more concrete exercise than most survey techniques (Grotelueschen, 1976). The Q-sort technique is not strictly qualitative, in that a numerical value can be assigned to each item, depending on the category into which it has been sorted, and the items ranked according to their composite score (Downey, 1960). "While . . . quantitative . . . [the Q-sort technique] focuses more carefully on the person than do other statistical methods" (Tate, 1982, p. 15). Q-sort, according to Tate (1982) allows participants to express their feelings and share their concerns within a flexible structure.

To generate the statements used in the Q-sort process, the researcher consulted with the consumer education staff, ACCA, Edmonton Regional Office, as content experts. A

modified nominal group technique (NGT) (Lapine, 1987; Pokorny, et al., 1988) was begun, but the consumer education staff found the round robin approach time consuming. Since this staff had often done brainstorming and was used to coming to consensus through discussion, a less structured discussion took place.

The consumer educators generated performance statements of banking skills from the list of sub-skills for skill C6 "use banking services" contained in the ABS catalog (Collett, Deane, et al., 1983). The topic area of banking services was chosen because two evaluative surveys (Boles and Olenik, n. d.; Tautchin, 1988) had indicated that banking was an area of high educational interest for marginal consumers (Tautchin, 1988) and for ESL, ABE and literacy program facilitators (Boles and Olenik, n. d.). Development of a Consumer Talk issue on banking services was under consideration by ACCA.

Copies of the ABS list (Appendix B) were distributed. The group was asked to condense the twenty-four sub-skill statements into sixteen, as a number that could form a balanced block design (Downey, 1960) was required for the Q-sort configuration (Appendix E).

Downey (1960) had used 16 items. Tate (1982) had used 25 items, and indicated in his discussion of the Q-sort as a ranking technique that a strict research context might require 100 items to be sorted. However, the researcher's experiences in working with marginalized learners suggested

that too large a number of items would make retention and comprehension difficult for adult basic readers.

The consumer educators eliminated from the list (Appendix B) any skills that were seen as duplications of skills in other categories. For example, C6A2 "pay bills by cheque or cash" was seen as being part of C5D1 "determine when to use cheques and cash".

When the number of statements was narrowed to 16, group discussion focused on revising, as necessary, the statements into items that expressed, in terms of an action verb and an object of the verb, what performers would actually do if they were exhibiting this skill (Mager, 1984).

The researcher guided the group discussion, and listed the resulting statements on flip chart paper. The researcher later drew upon her knowledge of synonyms and levels of language usage, plus Roget's Thesaurus (Lewis, 1978), to rephrase intangible performance terms (such as "identify") into terminology more easily understood by people with limited command of the English language.

Copies of the 16 typed statements were then provided to the consumer education staff, who were asked to give feedback on whether the statements accurately described the skills they had identified in the group process. A copy was provided to the senior instructor, ABE, for her feedback on appropriateness of language level.

The statements required no further revision at this stage. They were photocopied and the pages were cut into

strips, one statement per strip, or "card". Each set of statements was placed in a large brown envelope, along with seven smaller envelopes, marked with letters A to G. An instruction sheet (Appendix F) was typed and duplicated.

Field Tests of the Needs Assessment Methods

The researcher arranged to field test the needs assessment techniques with the Personal Development Program (PDP) participants. The senior instructor, ABE, suggested that a field test also be conducted with the pre-clerical group which she instructed, and that the study itself be conducted at the next intake of ABE students, during their orientation week in early November. This schedule had the advantage of not disrupting academic routine.

Feedback From Focus Group Field Study

At the end of the focus group interview, the participants were asked to give feedback on how comfortable they felt talking about the topic in a group setting, and on the clarity of the questions asked by the researcher. The participants indicated that a few of the more outspoken students had tended to dominate the discussion, and suggested that each person be asked, in turn, the question "If you were to learn more about banks and banking, what would you want to learn about most?". This suggestion was incorporated into the field test at that point, and was also included in the focus group method used during the study.

Feedback from Q-sort Field Test Participants

Participants in the Q-sort field test were asked to sort and rank the 16 prepared statements, in accordance with the instructions outlined in Appendix F, steps 6 - 13. They were then asked about the clarity of the statements, and the clarity of the instructions. The students indicated that the instructions were easy to understand. They identified terminology in the statements that was difficult for them to comprehend. The identified items were revised for the study.

Students also indicated that they wished to contribute some statements of their own. Blank cards were distributed to each student. The researcher guided a discussion of what else they would like to learn about banking. The students' responses were printed on the chalkboard. At the end of the discussion, students were invited to copy onto the cards those statements that reflected their interests - one statement to a card. They were also encouraged to write their own statements, if none of the ones on the board reflected their interests.

For the study, the list of banking skills was modified to include 12 statements, with the terminology modified to reflect the feedback obtained during the field test. Statements that had similar key words were combined. For example three statements from the original 16 generated by consumer education staff were "know which bank transaction records to keep for one year", "keep accurate records of

cash transactions" and "check bank records, and correct any errors". These were condensed into "know how to keep banking records and check for errors" (Appendix G).

By using 12 prepared statements, there were four "empty" slots for students' own statements, which could be included in the scoring, while maintaining the balanced block ranking configuration. The field study had shown that the students' statements were difficult to rank when the participants' statements were not coded and when they had been added after the sort had been completed.

Obtaining Responses of ABE Students

The intake of new students to the ABE program for November 1989, was a small group, consisting of fourteen students. Orientation at AVC Edmonton includes helping new students to become acquainted with location of services and classrooms in the building, and with the rules, and the expectations, of the institution (A. Morin, personal communication, November 1989). Orientation activities also include testing for placement within the ABE program, and an overview of study skills, as well as sessions with counselling and health care support staff to discuss family, health and social support needs.

According to placement test results obtained from AVC's Research and Development Department, the range of reading, vocabulary and comprehension grade equivalent scores for the total intake group of 22 students, in November 1989, was:

Vocabulary 2.5 - 12.9

Comprehension 3.3 - 12.7

Reading 3.1 - 12.9

There were eight students whose reading scores would place them in the high school equivalency program (P. Fahy, personal communication, February 1991), leaving a range of

Vocabulary 2.5 - 8.7

Comprehension 3.3 - 8.7

Reading 3.1 - 8.9

for the 14 ABE students who participated in the study. The placement scores are displayed in Appendix K.

The researcher met with the new intake group on the third day of their orientation week, and briefly outlined the purpose of the study as a way of finding out what kinds of things students were interested in learning. Students indicated that they were willing to participate in the study.

The researcher met with half the group the same day for the Q-sort process, and with the second half of the intake group the next day for the focus group. Each time, the half of the group not receiving the research treatment remained with the orientation instructor for diagnostic testing.

To assign individuals to each method, a copy of the class list was cut into slips of paper, with one student's name on each slip. The fourteen name slips were placed in a small cardboard box. The orientation instructor drew one slip at a time from the box, and read out each name. The

first seven names were assigned to the Q-sort technique, which was conducted immediately after the assignment to groups. The remaining names were assigned to the group interview, to be conducted the next day during the same time slot. There were 3 females and 4 males in the group selected for the Q-sort method, and 3 females and 4 males in the group selected for the focus group method.

The process of assigning the first seven names drawn to the first treatment was arrived at in consultation with the orientation instructor, who indicated that it would be the least confusing method for the students, and that the assignment to groups while they were present would allow the students to feel more a part of the process. Participants selected for the Q-sort treatment moved into the classroom adjoining the orientation room.

Using the Q-sort

The Q-sort was conducted in the following manner. The researcher explained that the group would be using statements already printed on cards, plus some statements created by the participants. By sorting out the statement cards, the group would be helping consumer education staff and ABE instructors find out what ABE students might want to learn about using banking services.

Copies of the instruction sheet (Appendix F), and a large brown envelope containing the printed statement cards and smaller white envelopes, were then distributed to each

participant. The researcher explained that the group would read the instructions first, then follow them step by step. Participants were asked to read their copies of the instruction sheet silently, while the researcher read the instructions aloud. The researcher then asked if participants had any questions about the instructions, and responded to questions with brief explanations.

Participants were then asked to take the 12 statement cards (Appendix G) from the envelopes which they had received. The researcher explained that each statement described something to learn about using banking services, and asked participants to read each statement silently while the researcher read the statements aloud. Participants were encouraged to ask questions if they did not understand the terminology of the statements.

The next step was to generate participants' statements about banking services. The researcher asked "If you were to learn more about banks, what would you want to learn about most?".

As participants responded to the question, the researcher printed their statements on the chalkboard. After the statement was printed, the researcher read it aloud, and asked the participant who had provided the statement if the statement were written as he or she had intended. Corrections were made to the statement if necessary, and the revised statement read aloud, and verified with the participant.

When a number of statements had been generated, the researcher asked, of each individual who had not yet contributed a statement, "[Name], is there anything else that you would like to know more about?". Each of the individuals so addressed appeared to be willing to contribute a statement, and did so.

A total of 15 statements (Appendix H) were generated by the participants. The researcher numbered the statements from 13 to 27, so that the items could be ranked along with the 12 adapted from the ABS catalog.

Each participant then received four blank cards. The researcher read aloud all of the participant-generated statements, and asked the participants to select the four statements that each felt to be most important for him, or her, to learn. The participants were asked to copy their selections, including the statement number, onto the cards, one statement to a card. The researcher monitored the group for signs of anxiety or hesitation in completing the task, and was ready to provide assistance to anyone having difficulty. No assistance appeared to be necessary at this point.

Participants were then asked to take from their packages seven white envelopes, each with a letter printed on it. They were asked to arrange the envelopes so that envelope A was to the left, B next to it, and so on, with G on the right. A diagram, similar to the one in Step 5,

Appendix F, was sketched on the chalkboard to illustrate the instructions.

Steps 6 through 13, described in Appendix F, were followed, with the researcher reading each step aloud, and allowing time for sorting the cards as directed before going on to the next step.

Participants were asked to give feedback on the task (Appendix J). The researcher then thanked the participants for their cooperation, and provided muffins as a way of showing appreciation.

Using the Focus Group

The focus group participants met with the researcher the following morning, after meeting in their orientation class group for attendance. The classroom space that had been used on the previous day was used again with the focus group.

The researcher explained the purpose of the research, as she had for the Q-sort participants the previous day, and outlined the method to be used: that of asking each member of the group to talk about the things they would like to learn about using banking services. The researcher then asked permission to tape record the group discussion. Two members of the group looked very uneasy at this request. The researcher explained that the purpose of recording was to make sure that none of their ideas was left out or forgotten. The individuals still appeared to be uneasy, and

one shook her head, indicating "no". The researcher put away the tape recorder, and asked if the group members minded having their ideas recorded on large index cards. The group members indicated that a written record was not a problem for them.

To begin the discussion, the researcher asked participants to describe the kinds of experiences they had had with banks and the banking system. Elaborations were elicited by using probing questions, such as: "Do/Did you feel comfortable or uncomfortable about going into a bank?"; "What is it about the bank that makes you feel this way?" Participants were also asked whether they felt comfortable keeping banking records.

Participants were then asked "If you were to learn more about banks, what would you want to learn most?" Responses to this question were recorded on 5" x 8" file cards. The cards were placed where they could be readily seen, stuck to the wall with small pieces of plastic putty.

When a number of statements had been generated, the researcher asked, of each individual who had not yet contributed a statement, "[Name], is there anything else that you would like to know more about?". Each of the individuals so addressed appeared to be willing to contribute a statement, and did so.

Topics from the Q-sort list (Appendix E), that had not yet been mentioned in the discussion, were introduced to the group by asking "What about . . . [eg balancing checkbook]?

Would you like to know more about that?" If the group members said "no", then the topic was dropped. If they said "yes", a paraphrased statement was added to the list. These items are noted in Appendix I.

Participants were asked to give feedback on how comfortable they felt talking in a group about their learning needs and interests, and whether or not they felt that the questions were intrusive of their privacy. The feedback from participants is summarized in Chapter 4.

The researcher then thanked participants for their cooperation, and provided doughnuts as a token of appreciation.

Analysis of the Data

Questionnaire

The process of content analysis (Carney, 1972; Holsti, 1969) was applied to the responses of ABE practitioners and consumer educators. The concepts and methods of content analysis are discussed in Chapter 2. The literature, and personal experience in conducting consumer education programs, helped to sensitize and alert the researcher to the recurring key words, synonyms of key words, and related concepts and ideas that became theme categories.

To arrive at the theme categories, Glaser and Strauss' (1967) constant comparative method was employed. Notes were made on file cards to code concepts and key words. As categories emerged, a brief memo was made on a separate

card. Themes began to emerge from the memo notes. Some of the themes were constructed by the researcher. Others used the language of the participants themselves. The emerging themes were compared to the items clustered within the theme, to determine if the grouping was appropriate. Some re-grouping of items, and re-naming and reduction of theme categories, occurred during this phase of the data analysis. The themes that remained after re-examination became the elements for the tables displayed in Chapter 4.

The researcher attempted to validate the theme categories and the items grouped within the themes by approaching consumer education staff members and one of the educators who had piloted the instructors' questionnaire. Constraints on their time prevented them from participating in this part of the study. Staffing changes at AVC Edmonton, and constraints on the time of the remaining staff, also prevented their participation in validation of the themes.

Q-sort

The Q-sort items were scored according to the method described in Tate (1982). Identification numbers for each card item from the ABS list (see Appendix G), and for the statements generated by the participants (Appendix H) were recorded in the appropriate column of the score sheet, and assigned a relative value from 1 to 7, depending on which envelope the statement card was placed in. The values for

each envelope, which became columns in the Q Array, are displayed in Appendix E.

The statements were then ranked in order of importance, the six with the highest importance scores were written out in order of importance - most important first, etc. These were selected in the ranking activity as being "most important" in each successive card sort (see steps 6 through 12, Appendix F). The scoring method, and the highest ranking items from each list, are displayed and discussed in Chapter 4.

Focus Group

The focus group responses, which were written on cards, with one item to a card, were sorted into clusters. Each cluster was arrived at by using content analysis (Carney, 1972; Holsti, 1969) to note key words within the statement - usually a noun, but not necessarily the subject of the sentence. The constant comparative method (Glaser and Strauss, 1967), discussed in the section describing analysis of the educators' questionnaire, was used to derive the topic themes displayed in Chapter 4.

The statements were also clustered by type of sentence structure and main concept. For example, statements that began with the word "why" were categorized as "seeking reasons". A statement that suggested a solution to the difficulties encountered by marginalized consumers was

categorized as "generating solutions". The theme categories are displayed in Chapter 4.

Matching Methods to Criteria

The criterion grid was adapted from Ryle's (1975) repertory grid, and Brew's (1982) decision tree. The categories within the grid were derived by the researcher, who employed the constant comparative method (Glaser and Strauss, 1967), using the questions from the educators' questionnaire, and the literature on literacy issues, participatory education, and the consumer problems of the marginalized.

Because time constraints came across so strongly in the responses to the instructors' questionnaire, and because of changes in staffing and program priorities, the researcher did not confirm the selection criteria with consumer educators and ABE practitioners.

The two needs assessment techniques were then compared to one another, and to the criteria, to determine if each method met each criterion. If there was a match, the needs assessment method was coded with a "**Y**" for "yes". If there was a partial match to the criterion, or if the criterion were met under certain conditions, the needs assessment method was coded "y", for a conditional "yes". The code "**N**", for "no", was used if the method did not meet or match the criterion, and "n" was used for a conditional "no".

A value of 1 was assigned by the researcher to items coded "**Y**", 0.5 for "y", 0.25 for "n", and a value of 0 for "**N**". The values were based on Carney's (1972) discussion of the basic level of content analysis - that of counting "which commence[s] with the simple [way] of checking to see whether something is there or not" (p. 24). Thus, if a criterion was met, it was there, and was assigned the value of 1. If the criterion was not met, it was not there, and was assigned the value of 0. The fractional values represent the partial, or conditional, match with the criterion. The criterion grid, total of values for each needs assessment method, and the discussion of the conditional coding, are addressed in Chapter 4.

CHAPTER 4

FINDINGS

Restatement of the Problem

The research problem asked: What needs assessment method(s) can be used to involve adult basic education students, as a specific group of marginalized learners, in identifying their consumer education needs?

Sub-problems:

1. What concerns can be identified by adult basic education (ABE) practitioners, and by consumer educators, that would affect the selection of needs assessment method(s)?
2. What are the responses of adult basic education students to selected needs assessment method(s)?
3. Which needs assessment method(s) match selected criteria derived from the literature, the ABE practitioners and consumer educators' concerns, and adult basic education students' responses?

Presentation of the Findings

The findings are presented in three sections, corresponding to the three sub-problems. Tables 1 to 18 display the responses of ABE practitioners and consumer educators to the questionnaire designed to identify the

concerns that would affect the selection of needs assessment method(s).

For the second sub-problem, two needs assessment methods - a Q-sort technique and a Focus Group discussion - were selected for use with ABE students. The responses of ABE students to the Q-sort are recorded on score sheets adapted from Tate (1982), Figures 1 and 2 in this chapter, and in Appendix J, "Notes on Feedback from Participants". The responses of ABE students to the Focus Group are recorded in Appendix I and Appendix J, "Notes on Feedback from Participants", and are summarized in Tables 19 and 20.

Table 21 is a criterion grid, adapted from Ryle's (1975) repertory grid. It displays the findings for sub-problem three.

The process of content analysis (Budd, et al., 1967; Carney, 1972; Holsti, 1969) was applied to the qualitative responses of ABE practitioners and consumer educators, for sub-problem one, and to the responses of focus group participants, for sub-problem two. The main themes were summarized using the categories designated in each of the tables. The category of "Other" was used to capture the variety of responses that had only one item in the category. Items included as "Other" are listed below each table.

Consumer Educators' and ABE Practitioners' Concerns

A total of 18 respondents, including nine AVC administrators and support staff, four ABE instructors, and

five consumer educators, completed the educators' questionnaire (Appendix C). Responses have been recorded verbatim, in Appendix D. Some respondents did not complete all sections of the questionnaire.

Importance of Consumer Education in ABE Programs

Table 1 shows the responses to question 1, "How important is it to include consumer information and education within the adult basic education program?" There were 18 of a possible 18 responses to this question.

Table 1

Importance of Including Consumer Information and Education within the ABE Program

Importance Rating	Number of Responses
Very Important	10
Important	8
Not Very Important	0
Not At All Important	0
Total Responses	18

Discussion

All respondents rated the inclusion of consumer education in ABE programs as either "Very Important" or "Important". One could reasonably expect consumer educators to rate consumer education as "Very Important". It is significant that five ABE practitioners did so as well.

Reasons for Importance of Including Consumer Information and Education

Table 2 shows the reasons given in response to the second part of question 1, "What reason, or reasons, do you have for your selection [of the importance rating]?". The main themes were summarized using the categories designated in the table. Respondents may have provided more than one reason per answer.

Table 2

Reasons for Rating of Importance of Including Consumer Education in ABE Programs

Reasons	Number of Responses
Coping with Everyday Living	5
Meaningful Context for Learning	3
Lack of Consumer Knowledge	5
Economic Disadvantage	3
Consumer Society	2
Other	6
Total Responses	24

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items in the category of "Other" included:

> New Canadians
>
> as parents, this [lack of consumer information] affects others
>
> a need they themselves identify

training in food choices necessary

so they don't get taken in and know their rights

enable[s] them to pursue their studies without being preoccupied with more basic living problems

Discussion

The reasons given for the importance of including consumer education in ABE programs appear to indicate a recognition, on the part of consumer educators and ABE practitioners, that the lives of ABE students outside the academic classroom affect their work within the classroom. The reasons also appear to recognize the importance of providing consumer information for a group that is often at a disadvantage in the marketplace.

Importance of Involving Learners in Needs Identification

Table 3 shows the responses to question 2, "How important is it that learners be involved in the process of identifying their consumer information and education needs?" There were 18 of a possible 18 responses to this question.

Table 3

Importance of Involving Learners in Needs Identification

Importance Rating	Number of Responses
Very Important	10
Important	8
Not Very Important	0
Not At All Important	0
Total Responses	18

Discussion

All respondents rated the involvement of learners in identifying their consumer information and education needs as either "Very Important" or "Important". The importance rating for involving learners is similar to the rating of the importance of including consumer information and education in an ABE program.

Reasons for Importance of Involving Learners in Needs Identification

Table 4 shows the responses to the second part of question 2, "What reason, or reasons, do you have for your selection [of the importance rating]?" Respondents may have provided more than one reason per answer.

Table 4

Reasons for Rating of Importance of Involving Learners in Needs Identification

Reasons	Number of Responses
Principles of Adult Education	6
Motivating / Meaningful	4
Efficiency / Effectiveness	4
Different Consumer Issues from Middle Class	2
Other	4
Total Responses	20

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Examples of items categorized as "Other" include:

> This is the process that is used in our 0-6 area. Especially at the 4-5 level. Students identify an area of interest or concern & a unit is developed or expanded ie. Health Care in Alberta Mental Health.
>
> same as above [refers to "low incomes ... know their rights", from the response to question 1]
>
> Learners need to feel that their opinions have been heard...
>
> .... With a background they will feel more confident in areas where they were earlier disadvantaged. . . .

Discussion

Reasons for involving learners in identifying their learning needs include references to the principles of adult

education, and to the motivational value of learner participation. Only two responses acknowledge the likelihood of differences between marginalized learners and mainstream professionals in their perceptions of consumer information needs.

Time Available for Conducting a Needs Assessment

Table 5 shows the responses to question 3, "How much time, within the program you instruct, could be available for a consumer information and education needs assessment?" There were 18 of a possible 18 responses to this question.

Table 5

Time Available for Conducting a Needs Assessment

Amount of Time	Number of Responses
Less Than One Hour	5
One To Two Hours	7
Half Day	0
Other	6
Total Responses	18

Items included in "Other"

For this question, the category of "Other" represents a selected answer, rather than a collection of single items that did not form a theme. Those selecting "Other" were asked to specify an amount of time. One response indicated:

> Don't know - depends on all the other learning needs of ABE students

Other respondents did not specify a time frame.

Alternatives Giving Time Frame Identification

For those respondents who selected "Other" as a time frame, items included in response to the question "What reason, or reasons, do you have for your selection?" are noted below, as they tend to answer the time frame question.

> At present, some students select consumer options in cooperation with instructors. In future, we may move to more individualized consumer ed.; students who have identified consumer issues (self or consultatively identified) may take consumer ed modules.
>
> not in a position to answer
>
> This should be done in consultation and coordination with area instructors so that it compliments what is already being done in this area.
>
> Not really applicable. As this [Strategies for Effective Learning] is a support service, students are enroled in regular classes. The time we spend with students is on a one-to-one basis.
>
> Would depend on the group, the purpose of the type of class, the apparent and the expressed needs.

Discussion

The 12 respondents who specified a time frame selected two hours, or less, as the amount of time available for conducting a needs assessment with learners. A time frame was not specified by six of the respondents.

Reasons for Selection of Time Availability

Table 6 shows the responses to the second part of question 3, "What reason, or reasons, do you have for your selection [of the time frame available]?".

Table 6

Reasons for Selection of Time Availability

Reasons	Number of Responses
Program Timetable	4
Balance With Other Priorities	4
Other	10
Total Responses	18

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Four responses counted in the "Other" category for Table 6 are itemized in the section "Alternatives Giving Time Frame Identification", below Table 5. Additional items included in the category of "Other" are:

> average
>
> They allot one whole morning for consumer ed. - could break it up into a couple of sessions on separate days. There are also a couple of open days in the program - room to fudge things. Could also fit into one hour academic since the process involves some reading, discussion, other use of language skills.
>
> It can be integrated into a reading/writing unit
>
> As a consumer educator, this would depend on how much time you would be spending with the students. If you're going to be doing only a one hour program, you don't want to be spending a lot of time on the needs assessment - don't want to take time away from other things being taught - proportional input to output eg. if instructing a 2 - 3 week program on a particular topic, you'd want to know more about learners' needs & would probably spend more time on a needs assessment.
>
> This would vary with the group or agency - not necessarily our [consumer educators] decision.

After 2 hours the group could get tired or bored and probably unproductive.

Discussion

Reasons tended to reflect scheduling constraints, and the demands and priorities of other activities included in academic and consumer education programs.

Time Available for Analyzing a Needs Assessment

Table 7 shows the responses to question 4, "How much time would you have to analyze results, in order to plan an appropriate response to a consumer education and information needs assessment?" There were 15 of a possible 18 responses to this question.

Table 7

Time Available for Analyzing a Needs Assessment

Amount of Time	Number of Responses
Less Than One Hour	5
One To Two Hours	5
Half Day	2
Other	3
Total Responses	15

Items Included in "Other"

For this question, the category of "Other" represents a selected answer, rather than a collection of single items that did not form a theme. Those selecting "Other" were

asked to specify an amount of time. One response indicated "none". Other respondents did not specify a time frame.

Discussion

Time available for analyzing results of a needs assessment was indicated as two hours, or less, by ten of the respondents. Half a day was indicated as a time frame by two of the respondents. Three respondents selected "Other", but did not specify a time frame, and three did not respond to this question.

Reasons for Selection of Time Availability

Table 8 shows the responses to the second part of question 4, "What reason, or reasons, do you have for your selection [of the time frame available]?".

Table 8

Reasons for Selection of Time Availability

Reasons	Number of Responses
Balance With Other Priorities	7
Time / Timetable	3
Other	5
Total Responses	15

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items in the category of "Other" include:

> If we mean a single student.
>
> Select a small team of staff to do analysis.
>
> Because the guideline is "for every hour of class time, do one hour of homework"
>
> I expect it's possible to do so in that length [less than one hour] of time
>
> I think that one would need at least 1/2 day, in order to analyze the input, categorize it and finally culminate any findings, ie. similarities or differences.

Discussion

The number of responses (ten) which indicated other priorities, or time-table constraints, corresponds to the number of respondents who had selected two hours, or less, as a time frame for analyzing results.

Frequency of Needs Assessment

Table 9 shows the responses to question 5, "How frequently should a consumer information and education needs assessment be done, within your program?" There were 16 of a possible 18 responses to this question.

Table 9

Frequency of Needs Assessment

Frequency	Number of Responses
When a new skill is introduced	1
When a new group enters the program	10
Other	5
Total Responses	16

Items Included in "Other"

For this question, the category of "Other" represents a selected answer, rather than a collection of single items. Those selecting "Other" were asked to specify a time frame. Responses included:

once per year

depends on group needs; varies from term to term

annual

Whenever we choose to include that kind of material

depends on the individual student

Supplementary Responses

In response to the second part of question 5, "If you answered a, . . . how frequently is a new consumer skill introduced?" the one respondent answered "Usually once every 20 weeks."

The responses to "If you answered b, . . . how frequently do new learners enter the program?", included:

Every 10 weeks.

every 10 weeks

4 times / year

4 times per year for 7 weeks

every 10 weeks

Our programs are offered on a one time basis, meaning workshop or seminar format. Therefore, new consumer skills are introduced each session.

Rarely address the same group twice

Discussion

Most of the respondents indicated that a needs assessment should be conducted with each new group of learners.

Reasons for Selection of Needs Assessment Frequency

Table 10 shows the responses to the fourth part of question 5, "What reason, or reasons, do you have for your selection [of the frequency]?" There were 8 of a possible 18 responses to this question.

Table 10

Reasons for Selection of Frequency

Reason	Number of Responses
Each group has different needs	5
Other	3
Total Responses	8

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items in the category of "Other" include:

> Time does not permit needs assessment each term. Some assumptions must be made.
>
> Perhaps a good way to identify needs is to meet with orientation students in the Nov/April intakes. These are smaller intake sessions.
>
> We vary our thematic reading units and try to have a major unit focusing on consumerism once per semester.

Discussion

The number of respondents giving a reason for selecting a particular frequency was 8, compared to the 16 responses to the first part of the question "How frequently should a consumer information and education needs assessment be done, within your program?" Five of the reasons acknowledged that each group of learners might have different needs. One reason referred to smaller groups at certain intake times, but did not indicate why this might affect a needs assessment. One reason reiterated the theme of time constraints.

Who Should Conduct a Needs Assessment?

Table 11 shows the responses to question 6, "Who should conduct a consumer information and education needs assessment in the adult basic education program?" There were 18 of a possible 18 responses to this question.

Table 11

Who Should Conduct a Needs Assessment?

Who Should Conduct	Number of Responses
Consumer Education Staff	1
ABE Instructors	1
Team of Consumer Educators and ABE Instructors	11
Other	5
Total Responses	18

Items Included in "Other"

For this question, the category of "Other" represents a selected answer, rather than a collection of single items. Those selecting "Other" were asked to specify a person or group. Responses included:

> Counsellor who identifies consumer related issues
>
> c . . . [refers to team of consumer educators and ABE instructors] with evaluation personnel
>
> Instructors or research department in consultation with representative from Consumer and Corporate Affairs.
>
> Also include Research staff
>
> Whoever is readily available & meets the time constraints.

Discussion

Thirteen of the responses referred to a team effort in conducting a needs assessment. One responses referred to consultation. Three suggested an individual. One response referred to time constraint as a deciding factor.

Reasons for Selection of Who Should Conduct Needs Assessment

Table 12 shows the responses to the second part of question 6, "What reason, or reasons, do you have for your selection [of who should conduct the needs assessment]?" Not all respondents provided a reason.

Table 12

Reasons for Selection of Who Should Conduct Needs Assessment

Reason	Number of Responses
Share Expertise	9
Specialized Knowledge	2
Total Responses	11

Discussion

Most of the responses indicated that consumer educators and ABE instructors each had expertise that could be shared.

Amount of Detail About Learners' Needs

Table 13 shows the responses to question 7, "What amount of detail would you, as an instructor, or consumer educator, require about learners' consumer information and education needs?" There were 16 of a possible 18 responses to this question.

Table 13

Amount of Detail About Learners' Needs

Amount of Detail	Number of Responses
General Skill Area	1
Specific Sub-skills	7
Other	8
Total Responses	16

Items Included in "Other"

For this question, the category of "Other" represents a selected answer, rather than a collection of single items. Those selecting "Other" were asked to specify an amount or level of detail required. Responses included:

none

planning a budget on minimal allowance

both

both; not one to the exclusion of the other

need all

Discussion

Two of the responses in "Other" indicated a desire for both general and specific information about information and education needs. One response actually named a perceived skill and information need. These three responses, when combined with the seven responses indicating that specific sub-skill information was required, give weight to the specific over the general as a criterion for needs assessment method selection.

Reasons for Selecting Amount of Detail

Table 14 shows the responses to the second part of question 7, "What reason, or reasons, do you have for your selection [of the amount of detail required]?"

Table 14

Reasons for Selection of Amount of Detail

Reason	Number of Responses
Determine Who Has Expertise	2
Avoid Overlap / Redundancy	2
Presupposed Needs	2
Clarity	2
Other	10
Total Responses	18

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items included in "Other" are:

> Need or want for specific skills and how they can be applied.
>
> more specific info would lead to better meeting of needs
>
> General skills can be broken into subskills making it easier for learner to identify needs.
>
> Depends upon who would deliver.
>
> I don't require this information as other important priorities in my job prevent me from having the time necessary to teach or utilize it.
>
> because I am a "generalist" handling so many areas of skills for living.

You couldn't overlook the specific sub-skills because often those are areas of need.

dependent on what is being presented & purpose.

Certainly an instructor would require information as to what subject area would be most useful for the students.

This goes back to finding out "where the learners are" and starting from there. If specific subskill needs are identified, the program can be directed towards those needs and as a result, the students will be receiving appropriate useful info.

Discussion

The reasons are difficult to classify. One response repeats the theme of time constraint that appears in a number of the responses throughout the questionnaire.

Format for Data Presentation

Table 15 shows the responses to question 8, "In what format would you prefer to receive the data collected during a consumer education and information needs assessment?" There were 18 of a possible 18 responses to this question.

Table 15

Format for Data Presentation

Format	Number of Responses
Raw Data	1
Summary of Data	13
Other	4
Total Responses	18

Items Included in "Other"

For this question, the category of "Other" represents a selected answer, rather than a collection of single items. Those selecting "Other" were asked to specify a preferred format for presentation of data. Responses included:

both a & b

both a & b

not applicable

both a & b

Discussion

With the 3 responses asking for both raw data and a summary, there are a total of 16 responses that suggest a data summary.

Reasons for Selection of Data Presentation Format

Table 16 shows the responses to the second part of question 8, "What reason, or reasons, do you have for your selection [of data presentation format]?" Not all respondents provided a reason.

Table 16

Reasons for Selection of Data Presentation Format

Reason	Number of Responses
Efficiency / Save Time	8
Whole Picture	2
Other	4
Total Responses	14

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items included in "Other" are:

> Summarized on the basis of the individual student & compared to ABE & general population norms.
>
> I would like to see how this is compiled.
>
> interested in how raw data is summarized
>
> raw data too overlapping and vague. (I trust summaries from the "experts")

Discussion

The theme of efficiency and saving time emerges here, unprompted. It outnumbers any of the other reasons for selecting "summary of data", as a response choice for the first part of the question.

Factors or Constraints to be Considered

Table 17 shows the responses to question 9, "What factors, or constraints, should be considered in conducting, and interpreting, a consumer education and information needs assessment in your program?" Respondents may have provided more than one factor or constraint per answer. Of the possible total of 18, there were responses to this question from 16 of those participating.

Table 17

Factors or Constraints to be Considered

Factor / Constraint	Number of Responses
Timetabling / Limited Time	10
Characteristics of Group or Individual	8
Literacy / Comprehension Level	5
Other Program Priorities	4
Resources Available	4
Other	11
Total Responses	42

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items included in "Other" are listed below:

Budgets of ABE students

How will the program be evaluated

How does the consumer ed module integrate with the ABE program

clearly show how will benefit learners & program

learning styles of individuals in the group ie. audio, visual, kinetic

Recognizing own biases, perceptions of group, agency staff eg. acknowledge past experiences; what others have said of the group's capabilities might cloud the information, filter or direct to your previous assumptions - self-fulfilling prophecy. Eg. if one previous client had trouble with cash flow, all questions might be directed to that topic and might miss something else that's important.

cooperation of outside agency and participants

> If they've learned about manipulating the system, they [clients / learners] may give responses that they think you want to hear - not the truth of their own experiences. If "hearers" have power, they're not going to give them [those conducting the needs assessment] that truth.

Discussion

Time, and the characteristics of the learners, are the two most frequently listed factors. Two responses caution about the possibility of bias, or "filtering" - one from the perspective of those gathering the needs assessment information, and one from the perspective of the learner whose needs are being assessed.

Additional Issues

Table 18 shows the responses to question 10, "Is there anything else you wish to add, to clarify or expand upon your responses, or to discuss an issue that was not addressed in this questionnaire?" Of the possible total of 18, there were responses to this question from 10 of those participating. Respondents may have provided more than one suggestion per answer.

Table 18

Additional Issues

Issue	Number of Responses
Relevant to Other Needs	3
Availability of Resources	3
Nothing to Add	3
Participants' Trust	2
Other	4
Total Responses	15

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items included in "Other" are:

> A.V. material - break the barrier of language, literacy - this works well - needs to have an information tone - realistic but not dull.
> ABE has paper-pencil rewrite approach but we can't afford, are not able to present an A.V. approach
>
> What is the definition of consumer education?
> What is consumer ed for ABE?
>
> This is an area of great need for basic education students and I would be most interested in learning the results of your study. Good luck!
>
> Needs assessment can't be the only basis for instructional decisions. Sometimes the subject matter experts have a larger awareness of the necessary or important information, which learners may wish to avoid.

Discussion

Though the responses to this question do not provide any major new factors to be considered in selecting needs

assessment method(s), the responses do tend to confirm factors already addressed in the review of the literature - particularly the relevance of consumer education to other learning needs of ABE students, and the recognition that marginalized learners may lack the knowledge or skills to diagnose their own learning needs.

Responses of ABE Students

The responses of ABE students to the selected needs assessment methods are summarized in this section, and noted in Appendices H - J.

Q-sort Results

Seven individuals from the ABE Orientation group participated in the Q-sort activity. The Q-sort results are displayed in the figures in this section, and in Appendix H, Q-Sort Items Generated by Participants.

Results of Sorting Items from ABS List

Figure 1 shows the scoring for the twelve items (Appendix G) adapted from the ABS Catalogue (Collett, Deane, et al., 1983), and a list of the six highest ranked statements.

Figure 1

Q-sort Score Sheet - Items from ABS List

P*	Card Item Number											
	1	2	3	4	5	6	7	8	9	10	11	12
	Values Assigned by Each Person											
G	2	4	2	5	4	6	4	5	1	4	5	3
F	7	5	2	4	5	4	4	4	1	3	2	3
E	4	3	3	2	4	5	5	4	1	3	2	4
D	3	3	3	5	4	7	2	4	2	6	4	4
C	3	3	5	1	5	2	2	4	4	4	5	3
B	2	2	6	4	3	4	3	4	6	4	3	1
A	1	3	3	4	4	5	6	4	4	3	2	2
	Total Values per Item											
	22	23	24	25	29	33	26	29	19	27	23	20
	Item Rank											
				6	2	1	5	3		4		

*P = Participant

Highest Ranking Items from ABS List

# 6	(33 points)	Know how interest rates work.
# 8	(29 points)	Know how and when to use post-dated cheques, or pre-authorized payments.
# 5	(29 points)	Know about bank policies for cashing cheques and "holding" funds.
#10	(27 points)	Know what to do if the bank makes a mistake with your account.
# 7	(26 points)	Know how to find out about, and compare, costs of banking services.
# 4	(25 points)	Know how to keep banking records and check for errors.

Discussion

The ranking assigned by the participants shows some consistency, demonstrating that these participants were able to follow the instructions, and appeared to be able to comprehend the statements typed on the cards. Their feedback, noted in Appendix J, confirms that the participants understood the instructions, and the statements on the cards.

Results of Sorting Items from Participant Generated List

Figure 2 shows the scoring for the fifteen items generated by the participants (see Appendix H), and a list of the six highest ranked statements.

Figure 2

Q-sort Score Sheet
Participant Generated Items

P*	Card Item Number														
	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
	Values Assigned by Each Participant														
G	7	6		3	3										
F			5		5	6	6								3
E		6		6							7				
D	5		6				5				1				
C												6	7	7	6
B				5				5		5					7
A					5					5			6		7
	Total Values per Item														
	12	12	11	11	13	9	11	5	0	10	8	6	13	7	23
	Item Rank														
	5	4	6	6	3		6						2		1

*P = Participant

Highest Ranked Participant Generated Items

# 27	(23 points)	Why can't tellers be more helpful when people have difficulty with spelling and writing?
# 25	(13 points)	Why are the Money Mart kinds of services allowed?
# 17	(13 points)	Know how to apply for a bank loan.
# 14	(12 points)	Know where service charges go to (How do banks use the money from service charges?)
# 13	(12 points)	Know why banks charge for services, especially different kinds of services.
# 15	(11 points)	Why do you have to pay interest when you borrow?
# 16	(11 points)	Why are there limits on the amount people can withdraw?
# 19	(11 points)	Know what kind of collateral the bank wants.

Discussion

The group generated 15 additional statements to be used in the four "empty" slots created for the purpose of including participants' items in the Q-sort. The large number of participant-generated items meant that any one of these items had a smaller chance than one of the ABS list items of being included in the Q-sort by each participant.

This resulted in the highest score for an item generated by the group being 23. The highest score for an item adapted from the ABS catalog was 33. The sixth ranked item from the ABS catalog group had a score of 25. Thus,

the participant-generated items appear to be rated as having less importance than the ABS catalog items. If the purpose of involving ABE students is to give sincere consideration to their needs, this inequity creates a concern. The recommendations section of Chapter 5 addresses this concern.

Feedback from Participants on the Q-sort Method

The feedback from participants is noted in Appendix J. The participants indicated that they were able to follow the instructions, and comprehend the statements used in the Q-sort. Their questions and comments also indicated that they wanted clarification and explanation about the Q-sort process and the source of the statements on the cards.

Focus Group Results

Seven individuals from the ABE Orientation group participated in the focus group. Two individuals carried most of the conversation. Each participant did respond to the question "[Name], what would you like to learn about banks and banking?"

Focus group responses have been recorded in Appendix I. The process of content analysis was applied to the responses, and the main themes summarized using the categories designated in each of the tables.

Types of Responses in the Focus Group

Table 19 shows the types of responses generated by the participants in the focus group activity.

Table 19

Types of Focus Group Responses

Response Type	Number of Responses
Seeking Reasons (Why)	15
Asking about Procedures (How To)	12
Knowing the Rules	8
Generating Solutions	3
Other	3
Total Responses	41

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items included in "Other" are:

> How can I get information - about R.R.S.P.s, etc. - if it's all written in language I don't understand.
>
> How do I compare services when different banks use different names for things?
>
> Why don't banks have easier way to calculate interest?

Discussion

Determining which responses fit into which theme categories involved some judgement on the part of the researcher. For example, the response "Why can't banks use diagrams or pictures to help people?" was counted in the theme category "generating solutions", even though the word "why" could be considered to put the response into the theme category of "seeking reasons". In the researcher's judgement, the suggested solution of diagrams or pictures to

overcome the difficulties of information gathering outweighed the word structure ("why") as a means of categorizing the theme. Finding out the reasons for certain behaviours and procedures, and learning how to use procedures, or perform certain tasks, appear to be the focus of this group's expressed learning needs . Obtaining information on rules and decision criteria ranked third in number of responses.

Topics Identified as Learning Needs

Table 20 shows the topics identified as information needs by the participants in the focus group discussion.

Table 20

Topics Identified as Learning Needs

Theme	Number of Responses
Service Orientation of Bank Staff	6
Service / Operating Charges on Accounts	5
Holds / Waiting Time on Cheques	3
Identification Requirements	3
Loan Applications and Lending Criteria	3
Records / Statements	3
Banking Machines	2
Other	16
Total Responses	41

Items Included in "Other"

The category of "Other" was used to capture the variety of responses that had only one item in the category, and thus did not form a theme. Items included in the category of "Other" are:

How can I use inter-branch banking?

If there's a mistake on my account, who do I talk with and how do I get it corrected?

What are post-dated cheques? How do they work?

What are certified cheques? How do they work?

How do automatic payments work?

How to fill out bank deposit and withdrawal forms

Which kind of account makes more money? How can I find out?

Why don't banks have easier way to calculate interest?

Why do banks encourage people to have accounts that don't return cancelled cheques?

If I can't get to the bank, how can I give someone else permission to take money from my account?

What rights do bank managers have to close a bank account?

Why can't banks use diagrams or pictures to help people?

Information should be in simple language.

How can I get information - about R.R.S.P.s, etc. - if it's all written in language I don't understand.

Why do some banks require both people to be there if they have a joint account?

What kinds of things do banks need to know when I open an account?

Discussion

There are a large number of responses - 16 - that are not easily categorized by theme. The implications of this finding are discussed in Chapter 5.

Feedback from Participants on the Focus Group Method

The feedback from participants is noted in Appendix J. Participants indicated that they felt comfortable talking in a group, and that they felt good about being asked to participate. Even the people who preferred to stay quiet were seen as participating by listening, and by having the opportunity to contribute to the discussion if they wished.

Matching Needs Assessment Methods With Selected Criteria

Time

Questions 3 and 4, in the educators' questionnaire, asked about time constraints as they might affect selection of needs assessment method(s). Responses indicated that time available for conducting a needs assessment, and for analyzing its results, would be very limited. A time frame of "two hours or less" was selected by the researcher as a criterion, based on the total of 22 responses indicating "less than one hour" and "one to two hours" for questions 3 and 4.

The importance of time, as a concern and constraint, is reinforced by the ten responses to question 9 which named time as a factor, plus eight reasons given, as responses to

question 8, one response to question 5, and three responses to question 4, referring to time, timetabling, or efficiency. Seven responses to question 4, and four responses to question 9, referred to balancing with other priorities. Thus time constraints emerge as a major criterion to consider when selecting needs assessment methods for use in conjunction with AVC and ACCA programs.

Time Required to Conduct and Analyze Focus Group

The focus group process took 1.33 hours to conduct, including the time for feedback.

Analyzing the responses took three-and-a-half hours, in total. The analysis was done in three stages, as discussed in Chapter 3. Sorting the items took about one hour. Typing up the items and reviewing them for key words and type of response took about an hour and a half. Reviewing the theme categories again at a later time took another hour, in two separate half-hour sessions.

Time Required to Conduct and Analyze Q-sort

Creating the Q-sort items took a total of 3.5 hours - 1.5 for the meeting with consumer educators, to generate the first sixteen item list, and another 2 hours of the researcher's time to condense the sixteen items to twelve, after the field test.

The Q-sort process took 1.25 hours to conduct, including the time for feedback discussion.

Analysis of the Q-sort items required three minutes to code each packet of cards. With seven participants, this part of the analysis took a total of 21 minutes. Calculating, recording and ranking the scores of each item took an additional 40 minutes. Total coding time was one hour.

Criterion Grid

Figure 3 displays the match between the two needs assessment methods and selected criteria. Items 1, 2, 3, 4, 7 and 8 in the list of criteria were derived from the questions and responses from the questionnaire for ABE practitioners and consumer educators. Items 5 and 6 were derived from adult basic education students' responses. Item 9 was derived from both of the preceding sources, as well as from the literature. Item 10 was derived from the literature, and from the educators' responses.

Figure 3

Criterion Grid

CRITERIA	Q-SORT	FOCUS GROUP
1. Can be conducted in two hours, or less	y = 0.50	**Y** = 1.00
2. Can be analyzed in two hours, or less	**Y** = 1.00	**N** = 0.00
3. Gives specific skill detail	**Y** = 1.00	y = 0.50
4. Summary can easily be done	**Y** = 1.00	n = 0.25
5. Language level can be comprehended by ABE students	y = 0.50	**Y** = 1.00
6. Participants indicate feeling comfortable with method	**Y** = 1.00	**Y** = 1.00
7. Can be conducted by a team	**Y** = 1.00	**Y** = 1.00
8. Can be conducted with each new group of learners	**Y** = 1.00	y = 0.50
9. Provides for ABE students' perceptions of their needs	y = 0.50	**Y** = 1.00
10. Provides for identification of needs which students might not be aware of	**Y** = 1.00	y = 0.50
TOTAL	8.50	6.75

Y = yes = 1; y = qualified yes = 0.50

n = qualified no = 0.25; **N** = no = 0.00

Discussion

The qualified "yes" (y) for criterion 1, a time frame of two hours or less for conducting the Q-sort, assumes that the statements for the card sort have been completed. If the three hours of consultation and development time were to be counted, the Q-sort would not meet this criterion.

The qualified "yes" (y) given for criterion 3, specific detail of skills, reflects the possibility for variation in the kinds of responses which various participants might provide in focus group discussions.

The qualified "no" (n) for criterion 4, a summary that can be done easily, acknowledges the differences in skills that analysts might have, and also reflects the possibility for wide variation in the number and kind of responses that participants might provide in other Focus Group discussions.

For criterion 5, language level that can be comprehended by ABE students, a qualified "yes" (y) is given for the Q-sort because not every group of ABE learners might comprehend the items developed for this set of statements. If the technique were to be used for another set of statements, the comprehension would have to be checked again.

In relation to criterion 8, the qualified "yes" (y) recognizes the possibility for wide variation in the number and kind of responses that participants might provide in other focus group discussions. It also acknowledges the length of time required for analysis, and the difficulties of summarizing the data that a focus group can generate.

The qualified "yes" (y) given to the Q-sort in relation to criterion 9, provision for ABE students' perceptions of their needs, reflects the issues discussed earlier in this chapter, in the section titled "Q-sort Results".

The qualified "yes" (y) for the focus group in relation to criterion 10, provision for identification of needs that students might not be aware of, reflects the issues discussed by M. Harris (1979) and Friere (1970/1988), in Chapter 2, regarding the necessity for careful and thoughtful questioning to come to a closer understanding of the informants' or learners' experiences and perceptions. The ability of the focus group to meet this criterion rests on the ability of the group facilitator to formulate appropriate questions.

The conclusions and recommendations based on the findings are discussed in Chapter 5.

CHAPTER 5

CONCLUSIONS, RECOMMENDATIONS AND SUMMARY

Answers for the questions raised as sub-problems for this study provide the basis for conclusions in answer to the research about what needs assessment method(s) can be used to involve adult basic education students in identifying their consumer education needs.

1. What concerns can be identified by adult basic education (ABE) practitioners, and by consumer educators, that would affect needs assessment and the selection of needs assessment method(s)?
2. What are the responses of adult basic education (ABE) students to selected needs assessment method(s)?
3. Which needs assessment method(s) match selected criteria derived from the literature, the ABE practitioners concerns, and ABE students' responses?

Conclusions

Concerns Identified by ABE Practitioners and Consumer Educators

The responses of ABE practitioners and consumer educators to the educators' questionnaire support conclusions about the following concerns.

Time

Time is the most frequently mentioned factor that would affect the selection of needs assessment methods, and the process of conducting a needs assessment within the ABE program. Responses had a high degree of consensus that two hours, or less, would be the amount of time available to conduct, and to analyze, a needs assessment. In response to open-ended questions, participants mentioned effectiveness, efficiency, and the need to consider other priorities, as reasons for selecting particular answers. These terms, which relate to time use, reinforce the initial conclusions reached by consumer educators, which triggered the research problem, about the necessity of finding methods other than time-consuming interviews for obtaining information from marginalized learners.

Importance of Consumer Education in ABE Programs

In spite of their concerns about limited time, ABE practitioners and consumer educators expressed consensus as to the importance - high or very high - of including consumer education within the ABE program. As noted in the findings, one might reasonably expect consumer educators to rate the importance as high; ABE practitioners also rated it highly, giving reasons which tended to agree with the literature regarding the importance of providing a meaningful context for development of language and numeracy skills, and recognition of the real-life problem-centredness

of adult learners. There was also recognition of the need for ABE students needing to develop functional daily living skills as part of ABE program.

Importance of Including Learners in Identification of Needs

Reasons given for rating the involvement of learners as "important" or "very important" seemed to reflect the educators' beliefs in the principles of adult education practice. There was also some recognition that they, as mainstream professionals, might not perceive what marginalized learners might view as learning needs.

Procedures for Conducting a Needs Assessment

There was consensus on using a team approach to conduct a needs assessment. Participants indicated that ABE practitioners know the students and the methods of reaching them; consumer educators know the content of consumerism; the research department has the skills and resources to help with data analysis. Working together would make effective use of these abilities.

Though time was mentioned as a concern, most respondents expressed the opinion that a needs assessment should be conducted with each new group of students entering the ABE program at AVC. Therefore, this factor is one to be considered as a criterion for selection of a needs assessment method.

Format for Needs Assessment Results

Most of the responses to the educators' questionnaire indicated that results of the needs assessment should be presented in a summary format, rather than raw data, but that the summary should contain information about specific skill and subskill learning needs.

Other Factors

Other factors identified by ABE practitioners and consumer educators included the limited literacy skills of ABE students, the possibility of facilitator bias - conscious and unconscious, and recognition that ABE students may not always voice their needs, either because of mistrust or because they may not be conscious of a particular learning need. These factors, and methods to address them, become criteria for consideration in selecting a needs assessment method.

Responses of ABE Students to the Selected Needs Assessment Methods

Q-sort

Participants appeared to be able to recall and understand the statements to be sorted, using the process of reading the statements aloud as the participants read them silently. Both the field test group and the orientation group were able to follow the directions without difficulty.

The participants were able, and willing, to contribute a large number of statements (15) for inclusion in the Q-

sort. The modification to include participants' items in the Q-sort actually became dis-empowering because, with the large number of items generated, it would be unlikely that all members of the group would select the same ones to include in the four blank sections. Each participant-generated item stood a 4/17 chance of being counted somewhere in the scoring, while each "established" item would at least be ranked somewhere.

This particular modification is weighted heavily in favour of the "established" needs. It made the Q-sort method less participatory than intended. The recommendations section proposes a further modification that addresses this concern.

Focus Group

Participants generated a considerable number of items - 41. They said they felt comfortable talking in a group. The quiet ones said they could always listen and learn from the others.

Group dynamics would be an influence on the number and type of items generated. Using this method would require skill on the part of the facilitator in encouraging participation of quieter members, and skill in capturing the words of the participants.

Match with Selected Criteria

The findings show that the Q-sort technique matches more of the criteria derived from the educators'

questionnaire and from the literature. However, the Q-sort does not provide as well as the focus group does for the inclusion of ABE students' perceptions of their needs.

One reason for conducting the research in the first place, was ABE students' dissatisfaction with education programs based on mainstream professionals' perceptions of their learning needs. The equal weighting of each item in the criterion grid does not allow any one criterion (for example "provides for ABE students' perceptions of their needs") to offset the cumulative weight of the others.

Selection of a Needs Assessment Method

Selection of an appropriate needs assessment method for involving ABE students in identifying their consumer education needs depends on the purpose for doing the needs assessment, and the consequent weight given to the selection criteria. If seeking greater participation on the part of ABE students, the focus group is more appropriate. It is, however, hard to summarize, and determining learners' priorities among a large number of needs is difficult. If seeking a quick method that is easy to summarize, and that establishes priorities among the learning needs, the Q-sort is the more appropriate method. The recommendation section discusses a way of blending the best characteristics of each method.

Recommendations

General

The small number of participants makes it prudent to suggest that the study be replicated with a larger group, to determine if responses of ABE students to the selected needs assessment methods are similar across the population.

The ABE students who participated in this study had grade equivalent reading scores ranging from 3.1 to 8.6. If ABE students below level 3 are to participate in identifying their consumer information and education needs, pictures and diagrams to accompany the print items on the Q-sort cards should be developed.

Should the study be replicated, the researcher cautions that care be taken to validate the theme categories, in view of the difficulties with this type of content unit, noted in the review of the literature.

Recommendations Regarding Educators' Concerns and Weighting of Selection Criteria

Given the importance attached by ABE practitioners and consumer educators to the inclusion of consumer education in ABE programs, and the importance attached to involving learners in needs identification, it should also be important to make time within the program for conducting and analyzing the needs assessment. This would require support from administration. It is recommended that less weight be attached to the time constraint criteria, and more weight to

the criterion of participation by students in identifying their own learning and information needs.

Given the consensus about a team approach, and the suggestion from one participant about involving research and development staff, the team approach to conducting a needs assessment might help alleviate some of the concerns about the amount of time that a needs assessment would take. The team approach would also help to improve the reliability of the content analysis by offsetting team members' individual subjective judgements about themes and allocation to theme categories.

It is recommended that a blend of the two needs assessment methods be used. Items generated through a focus group could be used as a language / reading skill development exercise patterned after the use of language experience charts. Participants could apply, and develop word recognition skills, and awareness of synonyms, to group and cluster similar ideas, in order to reduce the number of items to 16. At that point, a Q-sort would be done with the focus group items.

A Q-sort with a set of established items (eg. from the ABS catalogue) would also be done. The six highest ranked items from each of the two Q-sorts would then be sorted into a 12 item Q-array, omitting the central column of neither important nor unimportant items. The six most important needs from each of the two sets of identified needs would now be identified. This process would overcome the

difficulty of priorizing and summarizing the focus group items, would involve learners in the process from the beginning, and would provide for input of professionals, who could identify important needs that learners might not see for themselves. Learners would have a purpose for analyzing the printed items, and would be using their own language in a meaningful way.

The needs assessment process could introduce a model for establishing learning goals in a number of ABE program areas other than consumer education. Parenting, health and safety, job skill development are some of the topic areas that would lend themselves to this approach.

Summary of Findings, Conclusions and Recommendations

The literature and the responses of study participants indicate the importance of identifying the learning needs of the marginalized. However, time constraints are identified as a major factor which must be considered when conducting a needs assessment. Program administrators should consider the benefits of doing needs assessment when setting program priorities.

ABE students were able and willing to participate in both of the needs assessment techniques used for this study. Participants in the focus group were able to identify 41 topics, but the topics are difficult to rank for importance to the learners. The Q-sort provided for ranking of topics

by importance, but put more emphasis on topics generated by educators than it did on topics generated by ABE students.

The researcher recommends that the two techniques be combined. Topics identified in a focus group could be ranked using a Q-sort. Topics identified by educators could also be ranked using a Q-sort. The top-ranked topics from each Q-sort could be combined in a third Q-sort.

The Q-sort statements could be supplemented, or replaced, with pictures for ABE students with lower levels of reading ability.

The needs assessment process used in this study could be adapted for identifying learning needs in program areas other than consumer education.

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APPENDICES

Appendix A

Permission to Conduct Research

alberta vocational centre
edmonton

OFFICE OF THE PRESIDENT
10215 - 108 STREET
EDMONTON, ALBERTA T5J 1L6
TELEPHONE (403) 427-5444

May 23rd, 1989

Ms. Elizabeth Jenkins
20 Forest Drive
St. Albert, Alberta
T8N 1X2

Dear Ms. Jenkins:

Re: Research at the Alberta Vocational Centre

I have reviewed your proposal to conduct research at the Alberta Vocational Centre, Edmonton and approve your request.

Yours truly,

Michael B. Andrews, Ph.D.
President

MBA/mg

c.c.: M. Lindman, Dean
Academic Programs

C 4 Meet the Needs of Spouse

C 4 A Recognize Common Needs of Spouse
C 4 A 1 Provide for Physical Needs of Spouse
C 4 A 2 Provide for Love Needs of Spouse
C 4 A 3 Provide for Esteem Needs of Spouse
C 4 A 4 Provide for Actualization Needs of Spouse
C 4 A 5 Identify Unmet Needs of Spouse if Possible

C 4 B Continue to Provide For Met and Unmet Needs
C 4 B 1 Agree to and Respect Roles of Each Marriage Partner
C 4 B 2 Apply Interpersonal Skills in Dealing with Spouse
C 4 B 3 Encourage Personal Development in Spouse
C 4 B 4 Coordinate Needs of Spouse with Own Needs

C 4 C Cope When Needs Cannot Be Met as Ably as Possible
C 4 C 1 Develop (with Spouse) Alternative Solutions to Problems

---

C 5 Plan a Budget

C 5 A Determine Net Income (Take Home Pay)
C 5 A 1 Identify Gross Income Earned
C 5 A 2 Itemize Deductions from Income
C 5 A 3 Calculate Income Averaging where Appropriate
C 5 A 4 Determine Net Income

C 5 B Identify Expenses Related to Basic Needs
C 5 B 1 Establish Costs for Shelter
C 5 B 2 Estimate Utilities Costs
C 5 B 3 Estimate Food Costs
C 5 B 4 Establish Clothing Expenses
C 5 B 5 Identify Required Working Expenses
C 5 B 6 Establish Payments to Maintain Insurance Coverage

C 5 C Calculate Disposable Income
C 5 C 1 Determine Income Available for Leisure Activity
C 5 C 2 Determine Income Needed for Saving and Investment
C 5 C 3 Consider Charitable Donations

C 5 D Plan For Budget Implementation
C 5 D 1 Determine When to Use Cheques and Cash
C 5 D 2 Know When to Consult Experts with Regard to Budget Implementation
C 5 D 3 Determine if Credit is to Be Used
C 5 D 4 Allow For Inflation Costs

C 6 Implement a Budget: Use Banking Services Effectively

C 6 A Money Management and Recording Service
C 6 A 1 Retain Cancelled Cheques for One Year
C 6 A 2 Pay Bills by Cheque or Cash
C 6 A 3 Be Aware of Potential Problems with Chequing Accounts
C 6 A 4 Complete Bank Deposit Forms and Bank Withdrawal Forms
C 6 A 5 Understand Cash Transactions
C 6 A 6 Reconcile Bank Statements
C 6 A 7 Maintain Bank Record of Transaction
C 6 A 8 Write Cheques e.g. Post dated, Certified, Endorsement

C 6 B Understand Kinds of Saving and Investment Services
C 6 B 1 Be Aware of Types of Savings Accounts Available
C 6 B 2 Know Interest Rates and Payment Dates
C 6 B 3 Be Familiar with Costs of Savings and Investment Services

C 6 C Be Familiar with Credit Services
C 6 C 1 Seek Financial Advice when Necessary
C 6 C 2 Define Overdrafts with Financial Institutions
C 6 C 3 Be Familiar with After Hours Banking Procedures
C 6 C 4 Define Cash Advances (e.g. Credit Cards, Demand Notes)
C 6 C 5 Be Familiar with Loans (e.g. Consumer, Mortgage)

C 6 D Be Aware of Miscellaneous Banking Services
C 6 D 1 Demonstrate Knowledge of Financial Matters
C 6 D 2 Be Aware of Alternate Methods of Financial Transactions

C 6 E Be Aware of Banking Regulations
C 6 E 1 Know Customer's Responsibility in Banking Transactions
C 6 E 2 Be Aware of Bank's Responsibility in Banking Transactions
C 6 E 3 Be Familiar with Forms used by Banks
C 6 E 4 Identify Bank Errors in a Systematic Way
C 6 E 5 Know Limits of Bank Liability and Bank Insurance
C 6 E 6 Understand Legal Accessibility to Bank Accounts and Safety Deposit Boxes

Appendix B

ABS Skills List - Implement a Budget:
Use Banking Services Effectively

Appendix C

Questionnaire for ABE Instructors/Consumer Education Staff

20 Forest Drive
St. Albert, Alberta
T8N 1X2
May 24, 1989

Dear Participant:

Thank you for agreeing to participate in this study. The purpose of the study is to develop a process that will enable basic readers to participate in identifying their consumer education and information needs.

Three different processes will be tried, with three groups of students from adult basic education classes. The three processes will be compared to a set of criteria established by ABE instructors, consumer education staff, students, and the relevant literature. The comparison will be used to help select a process that will be usable in conducting an actual needs assessment at a later time.

An example of a comparative grid, similar to the intended comparative instrument, is set out below:

Which should we choose to eat: apples, oranges, or pumpkin?

CRITERIA	ITEM		
	Apples	Oranges	Pumpkins
Easy to eat out of hand	Y	Y	N
Source of Vitamin C	N	Y	N
Makes good pies	Y	N	Y

The purpose of the attached questionnaire is to ascertain **your criteria** for a consumer information and education **needs assessment process**. Your responses will also assist in determining the **weight** to be assigned each criterion. Please reply to the questions as completely and accurately as you can. You should be able to complete the questionnaire in 20 to 30 minutes.

I will confirm with you a suitable time to pick up your completed questionnaire. I will also arrange to meet with

you or talk by phone, at a mutually agreeable time, to discuss and clarify your responses.

All responses will be <u>confidential</u>, and will only be used combined with information from all participants in this portion of the study.

If you have any questions or concerns regarding the questionnaire, or the study, I can be reached at my home phone number, 458-1794. My research supervisor, Professor Art Deane, can be reached at his office, phone 492-4792.

If you wish, I will be pleased to share with you the overall findings from this study.

Thank you for your time and your cooperation.

Sincerely,

Elizabeth Jenkins
Graduate Student

Att.

cc. Professor Art Deane
Industrial and Vocational Education
University of Alberta

DEVELOPMENT OF A NEEDS ASSESSMENT PROCESS

WITH ADULT BASIC LEARNERS

IN A CONSUMER EDUCATION AND INFORMATION CONTEXT

QUESTIONNAIRE FOR ABE INSTRUCTORS/CONSUMER EDUCATION STAFF

INFORMATION PAGE

This page will be separated from the questionnaire, and a reference code will be used by the researcher when discussing the data. **All responses will be <u>confidential</u>**, and will only be used combined with information from all participants in this portion of the study.

The information requested on this page will assist the researcher in contacting you for further clarification of your responses.

Name_____

Job Position_____

Work Phone Number_____

Home Phone Number_____
(You may omit this information, if you prefer.)

Which would you prefer for follow-up and/or clarification:
(circle one) phone call? meeting?

If you prefer a phone call, please make a copy of the completed questionnaire, for your reference, before returning the original to the researcher.

What is the best time of day for a phone call or meeting?

DEVELOPMENT OF A NEEDS ASSESSMENT PROCESS

WITH ADULT BASIC LEARNERS

IN A CONSUMER EDUCATION AND INFORMATION CONTEXT

QUESTIONNAIRE FOR ABE INSTRUCTORS/CONSUMER EDUCATION STAFF

For questions 1 - 8, select the ONE response statement that best describes **your** requirements for a consumer education and information **needs assessment, within the program in which you now work.** For each of these questions, please use the space provided to outline your reasons for your response selection. Point form answers are acceptable.

EXAMPLE:

A. How important is it to have a snack that is a good source of vitamin C?

__1) very important
x 2) important
__3) not very important
__4) not at all important

What reason, or reasons, do you have for your selection?

- vitamin C helps prevent scurvy
- vitamin C is a daily dietary requirement

For questions 9 and 10, point form answers are acceptable.

EXAMPLE:

B. What additional factors should we consider when selecting which fruit/vegetable to serve for a snack?

Pies can be eaten as snacks but problems with pies - too much of a mess to clean up after rolling out; too much fat in diet because of pie crust; easier and better for health to have a snack that is good source of fibre, and is easy to eat, with no clean-up problem eg. uncooked apple, or orange.

Please use the backs of the questionnaire pages, or attach extra pages, if you require additional space for your answers.

1. How important is it to include consumer information and education within the adult basic education program?

__a) very important
__b) important
__c) not very important
__d) not at all important

What reason, or reasons, do you have for your selection?

2. How important is it that learners be involved in the process of identifying their consumer information and education needs?

__a) very important
__b) important
__c) not very important
__d) not at all important

What reason, or reasons, do you have for your selection?

3. How much time, within the program you instruct, could be available for a consumer information and education needs assessment?

__a) less than one hour
__b) one to two hours
__c) half day
__d) other (please specify)

What reason, or reasons, do you have for your selection?

4. How much time would you have to analyze results, in order to plan an appropriate response to a consumer education and information needs assessment?

__a) less than one hour
__b) one to two hours
__c) half day
__d) other (please specify)

What reason, or reasons, do you have for your selection?

5. How frequently should a consumer information and education needs assessment be done, within your program?

__a) each time a new consumer skill is introduced
__b) each time a new group of learners enters the program
__c) other (please specify)

If you answered "a", above, how frequently is a new consumer skill introduced?

If you answered "b", above, how frequently do new learners enter the program?

What reason, or reasons, do you have for your selection?

6. Who should conduct a consumer information and education needs assessment in the adult basic education program?

__a) consumer education staff
__b) adult basic education instructors
__c) a team of consumer education and adult basic education staff
__d) other (please specify)

What reason, or reasons, do you have for your selection?

7. What amount of detail would you, as an instructor, or consumer educator, require about learners' consumer information and education needs?

__a) general skill area needs (eg. "budgeting", "advertising")
__b) specific sub-skill needs (eg. "estimate food costs", "recognize advertising techniques")
__c) other (please specify)

What reason, or reasons, do you have for your selection?

8. In what format would you prefer to receive the data collected during a consumer education and information needs assessment?

__a) raw data, as it comes from the participants
__b) summary of data (sorted and summarized by the data collector)
__c) other (please specify)

What reason, or reasons, do you have for your selection?

9. What factors, or constraints, should be considered in conducting, and interpreting, a consumer education and information needs assessment in your program?

10. Is there anything else you wish to add, to clarify or expand upon your responses, or to discuss an issue that was not addressed in this questionnaire?

Appendix D

Summary of Results

Educators' Questionnaire

A total of 18 respondents completed the questionnaire, including nine AVC administrators and support staff, four ABE instructors, and five consumer educators.

Responses have been recorded verbatim, with references to other sections of the questionnaire explained within [] brackets and clarifying questions noted within {} brackets. Some respondents did not complete all sections of the questionnaire.

1. How important is it to include consumer information and education within the adult basic education program?

Total responses 18

10 a) very important
8 b) important
__ c) not very important
__ d) not at all important

What reason, or reasons, do you have for your selection?

The cultural milieu in which we live is consumption oriented not only in terms of advertising but also in terms of how we define the good life, leisure activity (which includes shopping) and notions of success.

could markedly improve their coping skills for everyday living

General lack of knowledge exists in most ABE students.

0-6 has recognized this need. We have incorporated Consumer Affair [sic] Information into the ABE area. We have had resource speakers in.

New Canadians

Students usually lack this - as parents, this affects others.

- Can supplement reading & discussion exercises
- Provides daily living information

Most A.V.C. students have limited financial resources & therefore learning to be "consumer-wise" could make a positive difference in their life [sic].

- no previous education in the formal ed. process
- most ABE students are "economically disadvantaged"

- Students are often uninformed about procedures to protect themselves
- Students need to learn what courses of action they can take

It is a need they themselves identify

low incomes
training in food choices necessary
so they don't get taken in & know their rights

Often lack of information is a causative factor in many of the consumer problems these clients face. Therefore it is crucial that consumer information be available to them.

- consumer education topics are part of an average Albertan's everyday life
- consumer ed = the broad range of issues in Bannister and Monsma
- consumer topics can be used to make the teaching of concepts more real life to participants

- consumer education and information can be valuable to students in their personal lives. Having this type of information helps them to cope with day to day activities, enabling them to pursue their studies/careers without being preoccupied with more basic living problems eg. debt troubles, problems with their landlord, etc.

consumer choices are made daily by everyone
poor consumer choices have effects on other areas

This is a very "consumer-oriented" society and this information is now required since most shopping is to be done with "Buyer Beware" in mind. If the adult basic learner is taught the basics he/she is more capable as well as likely to have the base to work from.

2. **How important is it that learners be involved in the process of identifying their consumer information and education needs?**

Total responses 18

10 a) very important
8 b) important
__ c) not very important
__ d) not at all important

What reason, or reasons, do you have for your selection?

ABE consumer issues are different from those of middle class individuals. For example, people with middle class incomes may be able to indulge their children by buying them a bicycle or baseball; low income ABE parents may only be able to afford potato chips or junk food as part of their food buying excursions.

- what we perceive as their needs may differ markedly from what THEY perceive as their needs

Adult learners need to feel they have some input into what they are learning.

This is the process that is used in our 0-6 area. Especially at the 4-5 level. Students identify an area of interest or concern & a unit is developed or expanded ie. Health Care in Alberta Mental Health.

They know their own needs

- essential for meaningful learning

Part of an andragogic program orientation.

As adults, students should be involved in determining the content of what they are to be taught.

more ABE's can relate to kinetic process ie. learning by participating lasts longer

- Student-centred curriculum is more motivating
- Students would not appreciate studying topics they are already knowledgeable in
- Adults do not appreciate wasting time

it's part of good andragogy [sic] philosophy

same as above [refers to "low incomes ... know their rights"] Learners need to feel that their opinions have been heard when developing programs for them. Educators need to know what the learners perceive as their skill/knowledge level concerning consumer information so that programming can be effectively developed.

- adult learners don't learn unless they see a reason to learn; however - the person working in the field must have input because that person sees the overall picture of problems and issues

In order to provide learners with the info. that will be most valuable to them it's necessary to find out "where they are", what problems have they encountered? If they are not part of the process to identify their needs, instructors may end up delivering programs that are too basic, too advanced, or do not apply to the students at all.

If the learner has identified the need, they will be more "teachable". However, beware of those who will tell you what you want to hear.

If the adult learner can identify areas of weakness in their consumer education they are more likely to gain something from the information they are given. With a background they will feel more confident in areas where they were earlier disadvantaged. When needs are identified, it is much easier for them to be fulfilled (with a goal in mind)

3. **How much time, within the program you instruct, could be available for a consumer information and education needs assessment?**

Total responses 18

5 a) less than one hour
7 b) one to two hours
  c) half day
6 d) other **(please specify)**

Don't know - depends on all the other learning needs of ABE students

[Other respondents did not specify a time frame. Reasons for selection, in response to d, are noted below with *]

What reason, or reasons, do you have for your selection?

* At present, some students select consumer options in cooperation with instructors. In future, we may move to more individualized consumer ed.; students who have identified consumer issues (self or consultatively identified) may take consumer ed modules.

* not in a position to answer

Depends on level - due to time constraints, core material ie. math, English skills may need to take priority.

* This should be done in consultation and coordination with area instructors so that it compliments what is already being done in this area.

80 minute periods

- program has time limit with many objectives to be met
- provide easy to read supplements at presentation

average

* Not really applicable. As this [Strategies for Effective Learning] is a support service, students are enroled in regular classes. The time we spend with students is on a one-to-one basis.

35 day program [Personal Development Program] only allows 1/2 day for consumer ed
{Does this mean the needs assessment would be counted as part of the time allotment for delivery of information?}
They allot one whole morning for consumer ed. - could break it up into a couple of sessions on separate days. There are also a couple of open days in the program - room to fudge things. Could also fit into one hour academic since the process involves some reading, discussion, other use of language skills.

Timetabling

It can be integrated into a reading/writing unit

* Would depend on the group, the purpose of the type of class, the apparent and the expressed needs.

Due to time constraints and other responsibilities within my position.

N/A - all of our instruction is consumer ed.
{How much time could be taken by consumer education staff to gather the needs assessment data?}
Ideally, spend as much time as necessary; be customer/client driven; however, one to two hours, given the constraints of serving all customers.

As a consumer educator, this would depend on how much time you would be spending with the students. If you're going to be doing only a one hour program, you don't want to be spending a lot of time on the needs assessment - don't want to take time away from other things being taught - proportional input to output eg. if instructing a 2 - 3 week program on a particular topic, you'd want to know more about learners' needs & would probably spend more time on a needs assessment.

This would vary with the group or agency - not necessarily our [consumer educators] decision.

- I think that 2 hours would be sufficient because that could be used independently for the adults and later group the adults for a period of brainstorming.
- After 2 hours the group could get tired or bored and probably unproductive.

4. **How much time would you have to analyze results, in order to plan an appropriate response to a consumer education and information needs assessment?**

Total responses 15

5 a) less than one hour
5 b) one to two hours
2 c) half day
3 d) other **(please specify)**

none
[Other respondents did not specify a time frame.]

What reason, or reasons, do you have for your selection?

If we mean a single student.

This would be very dependent on the time available.

Work loads! Prep

Select a small team of staff to do analysis.

Other duties are too demanding.

Because the guideline is "for every hour of class time, do one hour of homework"

- Timetabling
- Time is a large concern, especially in basic education where students have a multitude of needs and where instructors are trying to develop student-centred curriculum.

I expect it's possible to do so in that length [less than one hour] of time

The decision to include the material may have been decided by others than myself. The teaching and presentation time is more important.

Due to other responsibilities and subsequent time constraints, interruptions, sudden office emergencies with in my position at ACCA.

Needs assessments are done only for very specific programs eg. "train the trainer". In these programs the groups are given a selection of topics to chose from and also a chance to add their own needs. This process doesn't happen for standardized programs. 1 - 2 hours becomes included in prep, organization of program outline, organization of resources.

Vary with group/agency.
{Can you give a specific example?}
Related to how much time we'd spend with group/agency in the first place. Proportional to program eg. if the program itself is booked for a 2 hr. time slot & I'm only going to see the group once, there's not much point spending half a day in going over a needs assessment. Where lots of time has been committed, then I would spend longer talking with the participants, staff, etc. to find out their starting point and where to go from there.

I think that one would need at least 1/2 day, in order to analyze the input, categorize it and finally culminate any findings, ie. similarities or differences.

5. **How frequently should a consumer information and education needs assessment be done, within your program?**

Total responses 16

1 a) each time a new consumer skill is introduced
10 b) each time a new group of learners enters the program
5 c) other **(please specify)**

once per year

depends on group needs; varies from term to term

annual

Whenever we choose to include that kind of material

depends on the individual student

If you answered "a", above, how frequently is a new consumer skill introduced?

Usually once every 20 weeks.

If you answered "b", above, how frequently do new learners enter the program?

Every ~~10~~ weeks.

every 10 weeks

4 times / year

4 times per year for 7 weeks

every 10 weeks

Our programs are offered on a one time basis, meaning workshop or seminar format. Therefore, new consumer skills are introduced each session.

Rarely address the same group twice

What reason, or reasons, do you have for your selection?

Time does not permit needs assessment each term. Some assumptions must be made.

Perhaps a good way to identify needs is to meet with students in the Nov/April intakes. These are smaller intake sessions.

Should be suited to groups' specific needs.

Needs of each group vary with mix of group - age, male/female, cultural mix

We vary our thematic reading units and try to have a major unit focusing on consumerism once per semester.

individual needs differ

Each new group has a different collection of experiences. Instructors may want to sort out specific individuals who need more information, or who have lots of knowledge already - provide greater depth or alternate activity for them. Given the reality of the way programs work, you don't have time in 6 - 8 week program to assess each topic.

I believe that it would be important to obtain a new needs assessment each time a new set of learners entered the group. It would be good to know what these people are coming in with and what their needs are so all participants' needs can be met.

6. **Who should conduct a consumer information and education needs assessment in the adult basic education program?**

Total responses 18

1 a) consumer education staff
1 b) adult basic education instructors
11 c) a team of consumer education and adult basic education staff
5 d) other **(please specify)**

Counsellor who identifies consumer related issues

c above with evaluation personnel

Instructors or research department in consultation with representative from Consumer and Corporate Affairs.

Also include Research staff

Whoever is readily available & meets the time constraints.

What reason, or reasons, do you have for your selection?

To pool resources

Instructor can survey needs. Consumer ed provide info.

Team lead [sic] by Consumer educator

Because some dentists can fix cars but I'll be darned if I'll let a mechanic fix my teeth [refers to choice of a above].

I prefer the team approach-where you have the expertise of both sides and this way could arrive at the best possible plan.

use expertise from both areas for more effectiveness

The expertise of both adult basic instructors and consumer education staff should be utilized when conducting a needs assessment. Adult basic instructors may be able to provide assistance to consumer education staff

The ABE instructor knows the students & hopefully has their trust. Our [ACCA] staff however know about the marketplace problems the student could face.

Consumer ed. staff have a knowledge of the topic as well as an idea of the materials that may be appropriate for the group. ABE staff are more familiar with their students and may be able to pinpoint key areas in need of attention. Together they would likely be able to come up with the best results. (Perhaps after a few programs have been completed, ABE staff would be able to carry out the assessment on their own)

ABE instructors work more closely with group

a combination of both <u>could</u> bring about the most positive results. Who spends more time with the adult learners than do the staff at AVC? and therefore the consumer educators could exchange their views and ideas openly optimizing the information & education needs of the learners.

7. **What amount of detail would you, as an instructor, or consumer educator, require about learners' consumer information and education needs?**

Total responses 16

1 a) general skill area needs (eg. "budgeting", "advertising")
7 b) specific sub-skill needs (eg. "estimate food costs", "recognize advertising techniques")
8 c) other **(please specify)**

none

planning a budget on minimal allowance

both

both; not one to the exclusion of the other

need all

What reason, or reasons, do you have for your selection?

Need or want for specific skills and how they can be applied.

more specific info would lead to better meeting of needs

Some learners may be more skilled in some areas than the instructors.

ABE instructors are familiar with various needs presented by students from term to term. Budgeting means survival and needs to be broken down - like how much do I have to spend daily, planning for Christmas, Sept. school costs. Being aware of free or inexpensive summer activities for children and families ie. Ft. Edmonton, U.K. Village, group car pooling, etc.

General skills can be broken into subskills making easier for learner to identify needs.

Depends upon who would deliver.

I don't require this information as other important priorities in my job prevent me from having the time necessary to teach or utilize it.

- because I am a "generalist" handling so many areas of skills for living.

You couldn't overlook the specific sub-skills because often those are areas of need.

- students are often below poverty line

dependent on what is being presented & purpose.

Certainly an instructor would require information as to what subject area would be most useful for the students. However, the instructor needs to know what specific sub-skills should be included in the program in an effort to reduce redundancy.

b) would be preferable because the responses would indicate whether staff were able to conduct the session or not. The more specific subskills listed the better problem definition and course outline.
{Could you clarify what you mean by "whether staff were able to conduct the session..."?}
Identifying subskills helps clarify intent of program request, eg. differentiates budget process from do it better for less, and helps clarify hidden purposes eg. is the need for information and training, or are we expected to help change attitudes. Action terms help take out fuzziness, focus on concrete vs. abstract, and help us determine if specific subskills are beyond staff expertise.

This goes back to finding out "where the learners are" and starting from there. If specific subskill needs are identified, the program can be directed towards those needs and as a result, the students will be receiving appropriate useful info.

clarify workshop details

I believe that a combination of general and skill specific areas should be considered depending on the client needs. So no overlapping occurs and that specifics can still be met with a degree of generality!!

8. **In what format would you prefer to receive the data collected during a consumer education and information needs assessment?**

Total responses 18

1 a) raw data, as it comes from the participants
13 b) summary of data (sorted and summarized)
4 c) other **(please specify)**

both a & b

both a & b

not applicable

both a & b

What reason, or reasons, do you have for your selection?

Summarized on the basis of the individual student & compared to ABE & general population norms.

would seem more efficient this way [summarized]

I would like to see how this is compiled.

general impression

- interested in how raw data is summarized

raw data too overlapping and vague. (I trust summaries from the "experts")

A summary would save time and would just be a more efficient way to plan

more economical use of my time re: implications of data

time

efficiency

faster for staff to read through and make decisions

If the data is summarized, the instructor can more efficiently plan a program or course that will be beneficial to the group as a whole. (If the raw data shows one learner whose needs are vastly different form the rest then that learner should receive individual instruction in addition to the group course, or attend a program that would fit his needs.)

would be beneficial to see how group identifies their needs, however a summary would be more efficient

Then you would see on the whole all of the participants' comments [a] not missing extremes! Often sorted data gives the most "significant" data. Maybe after then I would like to see the summarized data!

9. **What factors, or constraints, should be considered in conducting, and interpreting, a consumer education and information needs assessment in your program?**

Total responses 16

- Literacy levels
- Budgets of ABE students
- Time for assessment
- Priority of consumer issues as compared to psychological & social issues

1) How will the program be evaluated
2) How does the consumer ed module integrate with the ABE program

Existing program priorities should be considered ie. time of year, content, staff time.

The academic year. We have 4 intakes per year, 4 orientations per year, 4 sets of midterm/final exams. A quieter time during the year ie. Oct. or early May would be best for planning sessions.

Time of presentation (academic year)

- practical
- easy to read and not too much reading
- time limited
- clearly show how will benefit learners & program

- Reading comprehension of students
- Time available & amount of other demands for research

n.a.

- learning styles of individuals in the group ie. audio, visual, kinetic
- maturity of group ie. mean age
- how many men vs. women
- time of day; day of week
- ACADEMIC LEVEL

- Problems with English as a second language
- " following directions
- " with vocabulary
- Number of males versus number of females

- a complete "needs assessment" was done by an ABE committee over the last few years (AVC population) of which consumerism was one area

- population changes - eg. more ESL students whose consumer needs & strategies for survival are different

There could be financial constraints or possible time limitations.
{What about constraints on interpreting?}
Recognizing own biases, perceptions of group, agency staff eg. acknowledge past experiences; what others have said of the group's capabilities might cloud the information, filter or direct to your previous assumptions - self-fulfilling prophecy. Eg. if one previous client had trouble with cash flow, all questions might be directed to that topic and might miss something else that's important.

constraints - general public courses - a new needs assessment is done at the beginning of some programs
- we decide in many one time courses what the audience needs to know
- our programs aren't ongoing - we have limited to 0 future contact with the participants
{Does this mean that all needs must be met in one session?}
It means there's little opportunity to meet with participants before a program starts, and not a lot of opportunity to do a great deal of shifting of program if particular interests don't match what is offered.

- time allotted in program to cover consumer issues amount of time the educator has (prep time, instruction time)
- whether or not you are a consumer educator or an ABE instructor
{How does this affect the needs assessment}
- ABE instructors get to know the students, can often use this personal insight to assist the interpretation, might not even need a formal needs assessment; may find out something of students' background at "entrance" interview.
- Consumer educator knows topic, can use that background to interpret; can also use background gained working with other audiences to make assumptions about this group's similarity of concerns. It's hard to separate the needs assessment process from the planning for instruction process. Almost tend to shy away from finding out about needs where instructors, or consumer ed people have limited information, knowledge or instructional resources.

time; cooperation of outside agency and participants; $; Situation of clients - many factors to consider that will affect needs assessment - family situation,

problems with alcohol/drug abuse, psychological problems
{Do you mean that these factors will affect priorities, or capability of participation?}
So often we [consumer educators] identify certain topics as important, but the group may not see it - consumer information is often "nice to know", not "need to know". Living situations may be strong distraction. People who live in the present say "How can I plan?", live from hand-to-mouth, feel caught in low income situation, feel that they lack choices. If they've learned about manipulating the system, they may give responses that they think you want to hear - not the truth of their own experiences. If "hearers" have power, they're not going to give them that truth.

- individual differences
- there are time constraints as to how quickly can they be accumulated and used (in order to be useful).
- generalizations cannot be made without solid basis
- extremes should not be ignored
- specific subskills should be substituted for general skill needs when required (therefore flexibility)!
- financial constraints (& energy)
- ease of data collected

10. Is there anything else you wish to add, to clarify or expand upon your responses, or to discuss an issue that was not addressed in this questionnaire?

Total responses 10

1) Consumer issues ought to be related to other ABE issues: self-esteem; employment; family and social relationships; other ABE categories - in other words these should be related to the whole student.
2) Consumer materials should be developed to integrate readily with language arts skills & behaviors.

As the health services supervisor at AVC I have some concerns about students who function at a rather low level being able to understand information which is dispensed by computer along with most prescriptions - the same applies to over the counter products and medications which may have very important information - eg. "FOR EXTERNAL USE ONLY" - which are either not understood or in some cases which cannot be read.

I also deal with many students who are recent immigrants, and encounter the same kinds of problems as Canadian low literacy persons.

A.V. material - break the barrier of language, literacy - this works well - needs to have an information tone - realistic but not dull.
ABE has paper-pencil rewrite approach by we can't afford, are not able to present an A.V. approach

What is the definition of consumer education?
What is consumer ed for ABE?

If I could think of anything else I should have built the questionnaire instead of you! Nice job!!

This is an area of great need for basic education students and I would be most interested in learning the results of your study. Good luck!

No.

Having worked both sides [consumer educator and job entry instructor] I've tried to keep both in mind while answering.
- if resources are available - print, personnel - there's more of a tendency to pay attention to the need.
- if the topic is relevant to students, but not necessarily to the program goals, there's less of a tendency by instructors to pay attention to that topic
- how much control do learners have in their own lives? Their feelings about control may affect the way they would participate in a needs assessment.
Needs assessment can't be the only basis for instructional decisions. Sometimes the subject matter experts have a larger awareness of the necessary or important information, which learners may wish to avoid.

Is the client guided in the needs assessment?
Are they telling us what we want to hear?
May not willingly admit to gaps in their knowledge.
Comments have been made by upper management re: amount of prep time required already by "experienced staff" - needs assessment would add to what's already being done as prep - organizing resources, etc.
ACCA's "transitory role" may affect the level of trust that learners would be willing to give, and yet ACCA has subject area credibility, outside perspective.

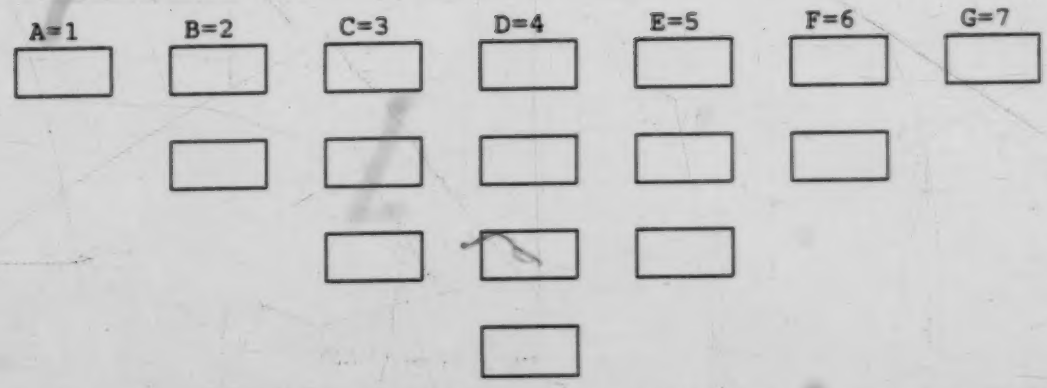
No not really.

Appendix E

Q Array

Least Important

Most Important



Appendix F

Q-sort Instructions

To the participant:

Read the following instructions silently while the facilitator reads them aloud. We will read all of the instructions first. Then we will do one step at a time. Please ask, if you have any questions.

1. You have a brown envelope. In the brown envelope there are twelve (12) cards and seven (7) smaller white envelopes. Please take the twelve cards out of the brown envelope.

2. On each card is a statement. Each statement describes something to learn about using banking services. Read each statement silently while the facilitator reads the statements aloud. Ask the facilitator to explain any statements you do not understand.

3. We will talk about other things that you would like to learn about banking services. The facilitator will write your statements on flip chart paper.

4. The facilitator will give each person four (4) blank cards. On each blank card, write one thing you would like to learn about banking services. You may copy statements from the flip chart paper, or you may write statements of your own.

5. Please take the seven white envelopes out of the brown envelope. Each white envelope has a letter printed on it. On the table in front of you, arrange the white envelopes so that envelope A is on you left, B is next to it, C next and so on, with envelope G at your right. The envelopes should be in a row that looks like this:

   A B C D E F G

6. You have sixteen (16) cards with statements on them. Four of the statements are ones you have chosen. Twelve of the statements were printed on the cards. Choose one card with the statement that you feel is most important for you to learn about. Put this card in the white envelope labelled "G".

7. You now have fifteen (15) cards. Choose one card with the statement that you feel is least important for you to learn about. Put this card in the envelope labelled "A".

8. You now have fourteen (14) cards. From these, choose <u>two</u> (2) statements which are <u>most important for you to learn about</u>. Place these two cards in the envelope labelled "F".

9. You now have twelve (12) cards. From these, choose <u>two</u> (2) statements which are <u>least important for you to learn about</u>. Place these two cards in the envelope labelled "B".

10. You now have ten (10) cards. From these, choose <u>three</u> statements which are <u>most important for you to learn about</u>. Place these three cards in the envelope labelled "E".

11. You now have seven (7) cards. From these, choose <u>three</u> statements which are <u>least important for you to learn about</u>. Place these three cards in the envelope labelled "C".

12. You now have four (4) cards. These statements are in the middle for importance. Place all of the remaining cards in the envelope labelled "D".

13. Place all of the white envelopes inside the brown envelope. Do <u>not</u> seal the envelopes.

Appendix G

Q-sort Items from ABS List

1. Know about different kinds of bank accounts, and how to choose which kind to use.

2. Know about the regulations banks follow for opening accounts.

3. Know how to transfer money from one bank account to another.

4. Know how to keep banking records and check for errors.

5. Know about bank policies for cashing and "holding" funds.

6. Know how interest rates work.

7. Know how to find out about, and compare, costs of banking services.

8. Know how and when to use post-dated cheques, certified cheques, or pre-authorized payments.

9. Know the steps for using an automatic teller.

10. Know what to do if the bank makes a mistake with your account.

11. Know who can legally use a bank account and safety deposit box.

12. Know how and when to use extra banking services, such as money orders and travellers' cheques.

Appendix H

Q-Sort Items Generated by Participants

13. Know why banks charge for services, especially different kinds of services.

14. Know where service charges go to (How do banks use the money from service charges?)

15. Why do you have to pay interest when you borrow?

16. Why are there limits on the amount people can withdraw?

17. Know how to apply for a bank loan.

18. Know what are the qualifications to get a loan.

19. Know what kind of collateral the bank wants.

20. Know why different banks have different lending rules.

21. How do banks decide who can have an overdraft?

22. Why do banks close an inactive account?

23. How are credit unions different from banks and from trust companies?

24. Why are some places, like Money Mart or Near Bank, so expensive for cheque cashing?

25. Why are the Money Mart kinds of services allowed?

26. Why can't bank rules be simpler?

27. Why can't tellers be more helpful when people have difficultly with spelling and writing?

Appendix I

Focus Group

Questions to Guide Discussion

1. How many people in this group have a bank account? When we are talking about banks today, we are also talking about Credit Unions, Treasury Branches, and Trust Companies.

2. How do you feel about keeping your account records? Do you have problems keeping records?

3. If you were to learn more about banks, and banking, what would you want to learn about most?

4. [Name], is there anything else that you would like to know more about? {Directed to individuals who had not yet contributed to the discussion}

Focus Group Responses

Explanatory Notes

The statements above the line * * * * * * * were generated in response to the question "What would you like to learn about banks and banking?" The statements have been grouped according to some of the themes that emerged while the researcher was examining them. The statements were not so closely grouped or clustered during the focus group discussion, though, often, the statement of one participant would trigger a related statement from another participant.

Topics from the Q-sort list (Appendix G) that had not yet been mentioned during the focus group discussion were introduced by asking "What about _____? Would you like to know more about that?" with selected statements from Appendix G, "Q-sort Items from ABS List" used to complete

the question. Items below the line of * * * * * * * were generated in response to this extra guidance.

Focus Group Responses

How to apply for a loan.

What information do banks want when you apply for a loan?

Does having a student loan, and paying it off, help to apply for another loan?

What are all the extra buttons for on a banking machine?

How to use a banking machine

Why do banks charge as much as they do for service charges?

Why do banks charge so much for a money order?

Why do banks charge service charges?

Why do different banks charge different amounts for things like N.S.F. cheques?

Why are only certain kinds of I.D. acceptable to banks?

Which kinds of I.D. are most acceptable?

What kinds of things do banks need to know when I open an account?

Why do you always have to have so much I.D. to open an account?

Why do some banks require both people to be there if they have a joint account?

How long can banks keep money before you can use a new account?

Why do banks hold on to cheques, even if there's some money in the account?

Why do you have to wait longer to get cash from a cheque if you use a machine?

Why don't bank managers talk to customers more often?

Why don't bank people explain your rights when you open an account?

Why can't bank people explain how things work?

Why do bank people have to ask questions so fast? They always seem to rush you.

Why do part-time bank workers not have enough training to help customers?

How do banks keep their account records? e.g. by name of person, or group?

Why do banks encourage people to have accounts that don't return cancelled cheques?

If I can't get to the bank, how can I give someone else permission to take money from my account?

What rights do bank managers have to close a bank account?

Why can't banks use diagrams or pictures to help people?

Have clerks who can tell me about things, not just brochures.

Information should be in simple language.

How can I get information - about R.R.S.P.s, etc. - if it's all written in language I don't understand.

How do I compare services when different banks use different names for things?

Why don't banks have easier way to calculate interest?

* * * * * * *

What are post-dated cheques? How do they work?

What are certified cheques? How do they work?

How do automatic payments work?

How to fill out bank deposit and withdrawal forms

Which kind of account makes more money? How can I find out?

What do I do with my returned bank statement?

How can I use inter-branch banking?

If there's a mistake on my account, who do I talk with and how do I get it corrected?

How to keep banking records

Appendix J

Notes on Feedback from Participants

Q-sort

Questions to Guide Discussion

1. Are the instructions clear? Please tell me about any parts that are not clear.

2. Is the meaning of each statement on the cards understandable? Which parts are not clear?

3. Would pictures make it easier to understand the words on the cards?

4. Did you have any problems with any part of the activity? Which part? What kind of problem?

5. Is there anything else that you would like to tell me about the work we did today?

Notes on Responses to Feedback Questions

1. Instructions

   Instructions were clear, but participants wanted to know more about the way in which the statements would be used. Q array was sketched (Appendix E) to demonstrate how interests, learning needs would be ranked.

2. Clarity of statements

   Yes, statements were clear

3. Pictures to help with understanding?

   pictures not necessary

4. Problems with any part of the activity?

   Participants wanted clarification about how the statements would be used. Researcher explained ranking process, and sketched Q array (Appendix E) on the chalkboard.

5. Anything else?

Participants wanted to know where the items on the cards came from. Explanation: from a list of skills called the Catalogue of adult basic skills (Collett, Deane, et. al, 1983)

Focus Group

Questions to Guide Discussion

1. How comfortable did you feel talking in the group?

2. Did the questions ask about things that you would prefer to keep private?

3. Is there anything else that you would like to tell me about the work we did today?

Notes on Responses to Feedback Questions

1. Talking in a group

". . . gives us a chance to let the government know what we need; . . . gives government a chance to hear us"

". . . an individual can't do much by himself"

"Others can learn from the discussion."

"Even the people who like to stay quiet can feel they could ask a question if they want to - and they can learn from the others."

2. Privacy

No feeling of invasion of privacy

"Sharing experiences helps us all learn."

3. Anything else?

"We feel this is being done for our benefit."

". . . feel good about being asked."

"We can point out the good and the bad points."

Appendix K

November Intake (AVC) Placement Scores

Case #	VOCAB	COMPR	READING
1	5.2	4.9	5.0
2	2.5	4.6	3.1
3	9.1	8.7	8.9
4	5.2	6.1	5.6
5	4.8	7.3	5.8
6	5.9	6.4	6.2
7	12.9	11.1	12.9
8	10.3	11.1	10.6
9	12.9	11.1	12.9
10	12.9	8.7	12.9
11	3.0	3.3	3.1
12	3.8	4.9	4.4
13	2.5	5.9	3.4
14	8.3	6.8	7.7
15	8.7	8.4	8.6
16	6.6	8.4	7.4
17	4.8	5.3	5.1
18	12.3	10.4	11.4
19	12.3	9.6	11.1
20	12.9	12.7	12.9
21	12.9	9.6	12.9
22	4.3	7.3	5.5